



# CONCISE DETAILS OF YFC INSURANCE COVER FROM NFU MUTUAL

**DETAILS OF COVER FOR THE PERIOD:  
1st September 2015 to 1st September 2016**

*Enquiries regarding this cover should be directed to:*

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NFU Mutual  
Tiddington Road  
Stratford upon Avon  
CV37 7BJ

Telephone: 01789 455378  
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Principal Contacts:  
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Property (and travel)  
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*Claims should be directed to:*

Group Corporate Business Claims Department  
NFU Mutual  
Tiddington Road  
Stratford upon Avon  
CV37 7BJ

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## **SECTION 1: Public/Products Liability**

The YFC Movement at National, Area, County and Club level and the individual member can be found to be legally liable for damage to property and injury to persons arising out of its various activities. This could result in substantial amounts being payable by way of compensation and this Section is designed to meet such eventualities.

However, for cover to operate the YFC Movement must be held to be legally liable for the injury/damage giving rise to a potential claim. i.e. the Movement/Member must have acted in a negligent manner or failed to have taken reasonable steps to prevent said injury/damage. It does not cover any "moral or contractual liability".

For example, someone may be injured as a result of the negligent act of a member at a County Rally or Club Dance. Refreshments served may not be all that they should be and cause poisoning. Neighbours' property may be damaged due to a defect in a YFC building. NFU Mutual would make payments by way of compensation to the injured parties and pay costs incurred for legal advice and representation.

This Section also includes Common Law Liability cover in relation to premises leased by Areas, Counties or Clubs on a permanent basis and also cover in respect of damage to temporarily borrowed/hired premises for which the YFC are legally liable. This cover is subject to a £150 excess and does not cover damage for which the YFC are liable only as a result of the terms and conditions of any contract or booking terms signed or accepted by the YFC.

For premises hired on a temporary basis involving a hiring agreement more limited cover is provided by Section 11, but if premises are hired under agreement on a permanent basis separate insurance arrangements are necessary.

General Limit of Liability	£5,000,000
Common Law Limit - borrowed/hired premises	£5,000,000

### **Notes**

1. When events are being held at third party premises you should ensure that the third party in question has their own Public Liability cover in force, that it is at an adequate level (£5m is considered a minimum) and that the third parties Insurer has been advised of the event.
2. If evidence of cover is required please contact NFU Mutual Group Corporate Business who will be able to issue suitable documentation.
3. It is important to be aware that not all injury or damage will be insured under this Section as cover is limited to a negligence only basis as already advised.

Third parties should therefore be aware that it is possible that damage may be caused during an event which will fall on their own insurance.

4. There is no cover for injury which is a direct or indirect result of assault or alleged assault.

The following events/activities are subject to Warranties which must be complied with if cover is to be operative - see Appendix I

Bog snorkelling	Bouncy Castles	Clay Pigeon Shoots
Bolster and Bar	Carriage of Passengers	Floats
Bonfires and Firework Displays		

N.B. It is strongly recommended that Bouncy Castles are hired with an operator and that the owner/operator be made to indemnify the YFC against any damage/injury arising from the operation of the Bouncy Castle. Written evidence of the existence of said Indemnity and confirmation that a suitable Public Liability policy is in force covering the event in question must be sought)

5. Any event where it is proposed a moving vehicle is used other than in connection with the ordinary every day use of such vehicle must be referred to NFU Mutual - Group Corporate Business prior to the event. This would include off-road driving or where trailers/implements are being towed. It is very unlikely that we will be able to accommodate such risks.
6. Car washes must be organised to ensure that the cars are inspected by a competent person before and after washing. This will establish if any damage has been caused by the washing.
7. Sporting events must be arranged in accordance with the NFYFC instructions previously issued.
8. First Aid will need to be provided where any physical contact is involved, there is a risk of injury or at events which are open to the public. Refer to NFU Mutual - Group Corporate Business if in doubt.

## **SECTION 2: Employers' Liability**

The law requires employers to effect insurance in respect of their liability for injury to persons employed by them.

This liability can arise as a result of accidents to employees during the course of their employment and breaches of statutory duty to safeguard employees against injury. For the purpose of the policy voluntary helpers are regarded as employees.

The Indemnity Limit is £10,000,000 any one occurrence.

### **SECTION 3: Fidelity Guarantee**

Under this Section cover is provided to the YFC Movement in respect of losses of its money and other property stolen or misappropriated by employees and office bearers whether at HQ, Area, County or Club Level.

It is essential that persons having responsibility for cash maintain adequate records of amounts received and paid out to ensure that any shortages can be adequately documented and evidenced.

***The following limits apply in respect of each claim:***

Limit per employee or official at Club level	£2,000
Limit per employee or official at Area or County level	£5,000

### **SECTION 4: Money**

This Section covers loss of YFC "money" as a result of robbery, theft or an accident at YFC premises or while in transit. "Money" in as far as this section is concerned includes items such as postal orders and unused postage stamps. Losses insured under the Fidelity Guarantee insurance detailed in Section 3 are excluded.

***The cover extends to apply to:-***

- a) Any YFC safe, till, cash register, franking machine, money-carrying case, bag, waistcoat or belt in the event of it being stolen or damaged by thieves.
- b) Clothing and personal effects belonging to YFC or any employee or any member, damaged or lost as a result of robbery or holding-up while engaged in carrying, collecting or distributing YFC money.

It is stressed that this insurance will not make good mere shortages of money.

***The following limits apply in respect of each claim:-***

Limit applicable to any Area, County Federation or Club for money in transit, in safe or out of safe while in the physical possession of an employee or official	£5,000
Limit otherwise than above	£ 500
Limit for clothing and personal effects under (b)	£ 500

In addition, cover is provided in respect of "Non-Negotiable instruments" (crossed cheques, crossed postal orders, crossed Banker's drafts, crossed Giro drafts, etc.) for which there is a limit per period of insurance of £250,000.

If these limits are not sufficient for your Area, County or Club consult NFU Mutual - Group Corporate Business.

This cover is subject to a £150 excess.

### Notes

1. Please be aware that the standard limit for money in a Bank Night Safe is £5,000. Therefore if, for example, three transits of £5,000 are deposited in the safe Bank Night Safe, the actual exposure is not £5,000 but £15,000 which would leave an amount of £10,000 uninsured if extra cover is not arranged.
2. Due to Health and Safety considerations NFU Mutual does not consider it appropriate to offer limits in excess of £10,000 and if amounts in excess of this are expected to be collected then the services of a suitable security company should be employed (please ensure they are insuring the money once collected).

## SECTION 5: Office Contents

This Section covers the property described by items 1 & 2 below belonging to the YFC Movement, including individual Clubs, against the risks of Fire, Lightning, Aircraft, Storm, Flood, Burst Pipes, Earthquake, Explosion, Riot, Impact, Theft and Accidental Damage but not Breakdown.

The cover is on the Replacement Cost basis, i.e. no deduction is made in claims settlements for wear and tear or depreciation but is subject to a £150 excess.

The property is covered while at HQ, Area, County or Club premises and temporarily elsewhere within the United Kingdom, cover whilst in transit excluding Accidental Damage.

Item 1 - Office Equipment such as photocopiers, calculators and the like including photographic and disco equipment, Office furniture, fixtures, fittings, stationery and the like

Item 2 - Computer Equipment including Data Carrying Media

The following Limits apply:-

	<u>Area and County Offices</u>	<u>Clubs</u>
Item 1 -	£18,500	£4,250
Item 2 -	£ 7,500	£1,000

In respect of Computers the following additional cover also applies:-

1. Additional Costs incurred in maintaining normal working following Damage to the Computer

Limit - £1,000

2. Reinstatement Costs incurred in restoring lost or damaged data or replacing proprietary programs following Damage to the Computer (excluding any loss or damage caused by Computer Viruses).

Limit - £ 750

The Indemnity Period for both these elements of cover is 3 months commencing from the date the damage occurs but excluding the first 48 hours. If the damage is due to the total or partial failure of the public electricity supply the cover operates only if the failure lasts for longer than 30 consecutive minutes, but the exclusion of the first 48 hours does not apply.

Should any Area, County Federation or Club possess property which is not described in Items 1 or 2 and insurance cover is needed or if the above limits are not sufficient please consult NFU Mutual.

This Section also provides cover for Glass and Sanitary Fittings in Area and County Offices.

#### **Notes**

1. For Clubs who do not have a Club "Office" but rely on equipment being kept at Office Holders private dwellings, the definition of "Office" will extend to include such private dwellings.
2. Any items other than normal Office Equipment e.g. fencing, barbecues, sports kit, hurdles, marquees etc. will need to be insured under a separate policy and your local Group Secretary can be approached to provide a quotation for this additional cover if necessary.

### **SECTION 6: Death, Injury or Theft of Borrowed/Hired Livestock**

From time to time, County Federations and Clubs will borrow or hire livestock for a variety of purposes including demonstrations and judging. In the majority of cases these animals will not be insured by the owner. Should such animals be stolen, injured or die from any cause the YFC would doubtless wish to see the owner reimbursed.

This Section will, therefore, provide the following cover for animals borrowed or hired for an organised YFC event:

- a) Loss by injury
- b) Loss by theft
- c) Death from accident or disease
- d) Incapability of fulfilling the purpose for which the animal is kept as a result of injury or disease
- e) Veterinary fees in connection with a), c) and d)

The term death includes slaughter on humane grounds on the instruction of a veterinary surgeon.

Automatic cover will operate from the time of loading, during transit, whilst at the event and whilst in transit back home and unloading in connection therewith up to a maximum period of seven consecutive days.

Limit per event	£50,000
Limit per animal: Cattle	£ 3,000
Domestic/other farm animals	£ 1,500
Limit per animal For Veterinary Fees	£ 300

## **SECTION 7: Damage to or Loss of Borrowed/Hired Vehicles, Machinery & Equipment**

There are numerous occasions upon which vehicles, machinery and other equipment is borrowed or hired for short periods by the YFC. Such occasions will include demonstrations, exhibitions and competitions and it is prudent to have insurance in respect of loss or damage to such property. The property of Members is not automatically covered by this Section and Members using or loaning their equipment for events should ensure that their own insurance will operate whilst said equipment is on loan to the YFC. If this is not possible then it may be possible for cover to be arranged under this Section subject to payment of a suitable additional premium. NFU Mutual will not however provide any cover in respect of members motor vehicles which will need to remain insured by the member.

The cover under this Section applies while the property is at the event, in transit to and from, and loading and unloading in connection therewith up to a maximum of seven consecutive days.



***The perils insured are:***

- a) accidental damage
- b) theft
- c) fire

There is a £150 excess applicable to each and every incident giving rise to a claim under this Section.

Limit per item of equipment	£100,000
Limit per event	£300,000

**Notes**

1. It is not the intention to automatically insure property belonging to members, be they full, associate, honorary etc. include property which is part of a partnership including the member.
2. However, if cover is required NFU Mutual Group Corporate Business should be provided with details of the equipment, including the current market value, in order that an additional premium can be calculated.
3. Cover is arranged on an indemnity basis which means that any settlement will include due allowance for wear, tear and depreciation, **IT IS NOT NEW FOR OLD COVER**. This is of particular importance if demonstrators or new equipment is borrowed. In such circumstances any settlement will reflect the value of the equipment at the time of loss and not the cost of a brand new item.
4. There may be circumstances when equipment is borrowed from a bona fide hire company when the terms and conditions require the cover to be arranged on a reinstatement (i.e. new for old) basis. In these circumstances please advise NFU Mutual Group Corporate Business in order that consideration may be given to providing this "wider" cover and also establish clearly with the Hire Company, in writing, the maximum amount you could potentially be responsible for in relation to continuing hire charges payable following damage to the equipment being hired.
5. Please note that the £150 excess applies per incident and not per event/vehicle. Therefore if, for example, a vehicle is damaged in two separate incidents during an event then two separate excesses of £150 would be applied.
6. It is important if items such as 4x4's, Tractor's, ATV's etc. are borrowed/hired NFU Mutual Group Corporate Business is contacted in plenty of time to enable, the situation relative to the need, or otherwise, for temporary certificates of insurance to be addressed and documentation issued if required. It is important

that temporary certificates of insurance are in the possession of the member when they collect the vehicle so please give at least 3 days' notice to NFU Mutual so that this can be achieved. The information required is Registration Number and Market Value.

## **SECTION 8: Travel**

There is no automatic cover in place but cover for organised trips can be arranged by contacting NFU Mutual - see front page.

Cover for the Annual Convention is offered at the time.

## **SECTION 9: Personal Accident**

The YFC Movement has arranged a small amount of Personal Accident (not sickness) cover under this Scheme for every member between the ages of 10 and 65. This cover has been arranged at a flat premium irrespective of the state of health of the member. Cover operates while the member is on official YFC business or taking part in or officiating at a YFC event.

The benefits for all members are:

- |   |         |
|---|---------|
| 1. Death  | -£5,000 |
| 2. Loss of one or both hands or feet or sight in one or both eyes   | -£5,000 |
| 3. Permanent total disablement, other than as above, continuing after the expiry of 104 weeks   | -£5,000 |
| 4. Temporary total disablement (payable for the duration of the disablement up to a maximum of 104 weeks but excluding the first 2 weeks) |         |
| i) Employed members - £100 per week   |         |
| ii) Members not employed - £10 per week   |         |

NB The previous requirement for Regions to select the levels of benefit no longer applies.

Payment of claims subject, to agreement by the YFC, will be made to the member personally (legal personal representatives in the case of death) and in the case of temporary total disablement will be made at intervals of four weeks.

***Certain activities are excluded and these are:***

- a) Flying other than as a fare paying passenger in a fully licensed multi-engined passenger carrying aircraft on regular service or charter routes.

- b) Wrestling, boxing, winter sports, hunting, horse racing, polo, mountaineering, pot-holing, motor racing (other than go-karting), aerial activity, fencing, power boating, sea yachting and boating except within three miles of land, water skiing, use of underwater breathing apparatus, bungee jumping and professional sport of any kind.
- c) Incidents occurring while the member is under the influence of intoxicants or drugs.
- d) Self injury, suicide or insanity.

**Extension of cover solely for members of any YFC based on the Isle of Man or the Channel Islands whilst travelling to mainland UK for official YFC activities:**

Emergency medical, dental or optical treatment unless otherwise available free of charge under the National Health Service. The maximum amount payable for such medical expenses is £5m.

## **SECTION 10: Trophies**

The cover provided by this Section applies to trophies owned or held by the YFC and for which the YFC is responsible. All trophies are covered but there is a limit per trophy of £5,000. Any County or Club wishing to insure any particular trophy for a higher figure should contact the NFU Mutual Group Corporate Business.

Trophies are insured on an "All Risks" basis which means that loss or damage from almost any cause is covered and in the event of loss or damage NFU Mutual will pay for the cost of repairs or replacement or a sum equal to its value providing the limit per trophy is not exceeded. Such payment will include the cost of any associated engraving which may be required and this should be borne in mind when establishing the value of any particular trophy. All Counties and Clubs should maintain a record of where their trophies are kept together with the names and full addresses of the current holders.

There is a £150 excess applicable to each claim.

### **Notes**

1. Please ensure that a list of trophies is maintained together with the full name and address of the current holder or location if in storage.
2. Any trophy with a replacement value in excess of £5,000 (including any associated engraving) should be notified to NFU Mutual - Group Corporate Business together with a copy of the relevant valuation certificate.

## **SECTION 11: Hired Buildings**

Many agreements and booking forms for the hire of buildings and their contents make the hirer responsible for any damage which occurs during the course of the event. This Section provides cover to the YFC Movement in respect of such liabilities assumed under hiring agreements or booking forms relating to premises hired on a temporary basis. No form of notification is required but Counties and Clubs are asked to keep a record of the agreements signed or entered into. The limits of liability are stated below. If higher limits are required then please contact NFU Mutual Group Corporate Business, although it should be noted that it is often difficult to provide increased limits for single events.

Limit per claim	- fire and catastrophe type perils	£ 500,000
	- other perils	£ 100,000
Limit per year	- fire and catastrophe type perils	£2,000,000
	- other perils	£ 500,000

Cover is subject to a £150 excess for each and every claim.

### **Notes**

1. This section provides limited cover for damage to buildings and their contents which the YFC movement is responsible for by the way of the contractual conditions as opposed to any legal liability which is catered for under Section 1: Public/Products Liability.
2. Many Hire Contracts and Booking Terms and Conditions place the responsibility for any damage caused to the venue during an event on the Hirer, i.e. NFYFC, and do not place any restrictions as to cause or exposure. Care therefore needs to be taken when venues are hired to establish the extent of such liabilities and ensure that they do not exceed the level of cover provided under this section as any exposure in excess of the insured values will be the sole responsibility of the YFC concerned. It is therefore suggested that legal advice is sought relative to these contracts (which may well vary from organisation to organisation) to ensure that the YFC's liability is restricted to the extent of policy cover.

## **SECTION 12: Motor Liability**

The insurance provided by this section covers the liabilities which may arise from the use of motor vehicles

The section will indemnify the Insured against liability at law for damages and claimant's costs and expenses in respect of

1. death of or injury to any person, and or
2. damage to property, up to £20,000,000 exclusive of costs, £25,000,000 inclusive of costs, for any one claim or number of claims arising out of any one cause.

If the vehicle involved in the accident is other than a car, the liability of NFU Mutual for any one claim or number of claims arising out of any one cause in respect of damage to property will not in total exceed £5,000,000.

Drivers must hold the appropriate licence to drive or where a licence is not required by law the person driving must be competent in driving the vehicle, driving with the permission of the Insured and attained the **age of 17 years**.

If the vehicle is being used in a situation where the Road Traffic Act requires a temporary certificate of insurance you will need to notify NFU Mutual Group Corporate Business to arrange issue of this - please give at least 3 days' notice.

### **Notes**

The Road Traffic Act does not only apply to what the general public might define as a road and, as a general rule, it is regarded as best practice to assume that the Act could apply in all circumstances and so have a cover note or temporary certificate of insurance issued. Any vehicle hired or borrowed for 14+ days must, by law, be recorded on the Motor Insurance Database. The 3 days' notice indicated above should therefore be regarded as the minimum notice period and more would be better. The following information will be required:

Registration Number  
Market Value

## **SECTION 13: Damage to Farm Premises**

There will be occasions when YFC events are held on farm premises after which the farmer may report damage to or loss from his premises. If the YFC are shown to be legally liable for such loss or damage the cover is provided by Section 1 but if, after investigation the YFC are shown not to be legally liable, Section 1 cannot apply. Nevertheless provided that NFU Mutual is satisfied that the loss or damage is reasonably attributable to the holding of such Event this Section will provide cover subject to:-

- (a) the limit of liability for any one Event being £5,000
- (b) the YFC being responsible for the first £150 of any claim
- (c) the Damage having been notified to the YFC not later than 72 hours after conclusion of the Event

## **SECTION 14: Personal Effects of Staff, Judges and Stewards**

This section provides All Risks cover in respect of the Clothing and Personal effects (but specifically excluding Money) of

1. any person acting as a Steward and/or Judge at any YFC event or
2. any YFC employee whilst undertaking YFC duties away from his/her normal place of work.

Sum Insured £1,000 per person subject to a £10 excess for each claim.

### **EXCLUSIONS**

1. loss or damage to property otherwise insured
2. loss or damage resulting from circumstances such as wear and tear, vermin, confiscation, mildew, rust or frost.

### **GENERAL NOTE**

There is no cover for terrorism under the Scheme (other than an amount of £5,000,000 under Section 2 - Employers' Liability).

## Guidelines for Sports Affiliation & Insurance

Definition of a **Competent Person** - 'someone with skills, knowledge and experience to perform the task in hand to the recommended required standards'.

	Sport	Requirements of Insurance Policy
1.	Badminton	Insurance provided by NFU Mutual if umpired by a <b>competent person</b> selected for the event.
2.	Cricket Kwik Cricket	Insurance provided by NFU Mutual if umpired by a <b>competent person</b> selected for the event.  Rules of England Kwik Cricket must be used.
3.	Dodgeball	Insurance provided by NFU Mutual provided a UKDBA registered referee is used.  UK Dodgeball rules to be used.
4.	Football  (as part of County or NFYFC Competitions Programmes)	All Football competitions, at Club, County, Area & National level must have a Referee who is registered with the Football Association and ensure the Public Liability is picked up by the Football Association insurance.  Counties need to affiliate to their County Football Association. Areas need to affiliate to their regional office of the Football Association to cover Area matches.  Players must be 16 or over for adult matches  Below the age of 16 players must only play in 2 year age bands. <ul style="list-style-type: none"> <li>•This means that 14 year olds should only play against other 14 year olds or if they are good 15 year olds.</li> <li>•They must not play against 16 year olds or over, or 13 year olds and under.</li> </ul>
5.	Football  (friendly games not in the YFC county or NFYFC Competitions Programmes)	Insurance provided by NFU Mutual if refereed by a <b>competent person</b> selected for the event.  Age banding restrictions will apply as for Competitions Programme.  <b>Competition tournaments disguised as friendly matches will not be covered.</b>
6.	Frisbee  Game: Ultimate Frisbee	Insurance provided by NFU Mutual if <b>observed</b> by a <b>competent person</b> selected for the event.  Rules of Ultimate Frisbee must be used.

7.	<b>Hockey</b>  including 7 a side hockey  (for friendly games not in the YFC County of NFYFC competitions programmes - see rules relating to Football friendlies).	Must be Umpired by an Umpire registered with the England Hockey Association (EHA) or the Welsh Hockey Association (WHA). Umpires to carry own Public Liability Insurance with these Associations.  Competitors must be suitably dressed with hockey boots and the goalkeeper must wear full kit including face mask and shin pads as specified in HA rules.  The use of a gum shield is recommended.  Players must be 13 and over on the 1 <sup>st</sup> January for adult matches and players should be of a similar skill level- this must be judged by umpires.
8.	<b>Hockey</b>  <b>(Rush Hockey)</b>	Insurance provided by NFU Mutual if umpired by a <b>competent person</b> selected for the event.  NFYFC Rush Hockey Rules (2013/14) must be used.  Players must be 13 and over on the 1 <sup>st</sup> January for adult matches and players should be of a similar skill level- this must be judged by umpires.
9.	<b>Netball</b>	Competitions must have referee registered with the All England Netball Association (AENA) who carry their own Public Liability Insurance.  Friendly games: Insurance provided by NFU Mutual if umpired by a <b>competent person</b> selected for the event. <b>Competition tournaments disguised as friendly matches will not be covered.</b>
10.	<b>Rounders</b>	Insurance provided by NFU Mutual if umpired by a <b>competent person</b> selected for the event.
11.	<b>Rugby</b>  including 7 a side rugby	<b>All Rugby games must have a referee who is registered with the relevant Rugby Association and who is covered by the relevant Rugby Association Liability Insurance.</b>  Players under the age of 18 to play against players of their own age or not exceeding a 2 year age difference.  ie <ul style="list-style-type: none"> <li>• a 16 year old can play against 14 years olds (14 to 16 year old matches) and against 18 year olds (16 to 18 year old matches)</li> <li>• a 14 year old can play against 12 yr olds (12 to 14 year old matches) and against 16 year olds (14 to 16 year old matches)</li> </ul> <b>Competition tournaments disguised as friendly matches will not be covered.</b>
12.	<b>Rugby</b>  <b>Tag /Touch</b>	Insurance provided by NFU Mutual if refereed by a <b>competent person</b> selected for the event.  RFU Tag/Touch Rugby rules must be used.



		<p>Players under the age of 18 to play against players of their own age or not exceeding a 2 year age difference.</p> <p>ie</p> <ul style="list-style-type: none"> <li>• a 16 year old can play against 14 years olds (14 to 16 year old matches) and against 18 year olds (16 to 18 year old matches)</li> <li>• a 14 year old can play against 12 yr olds (12 to 14 year old matches) and against 16 year olds (14 to 16 year old matches)</li> </ul>
13.	<b>Swimming</b>	<p>Can be refereed by a <b>competent person</b> selected for the event and Insurance provided by NFU Mutual.</p> <p><b>The event must be held in a commercially/local authority run pool.</b></p> <p>Responsibility for the health and safety of the venue will rest with the operator of the venue. This will include, but not limited to water hygiene and testing and activities in and by the side of the pool.</p> <p>At least 2 lifeguards should be on duty at all times. There is no insurance in respect of swimming in private (domestic) pools or rivers/lakes.</p>
14.	<b>Tug of War</b>  <b>Ladies and Men's</b>	<p>Judges to be registered with the Tug of War Association (TOWA).</p> <p>National, County and Area rounds must use TOWA Judges and ensure that the competitions are covered by the TOWA insurance for Public and Personal Liability.</p> <p>TOWA contacts available from NFYFC.</p>
15.	<b>Tug of War</b>  (Mixed 12 to 17 yrs)	<p>Judges to be registered with the Tug of War Association (TOWA).</p> <p>National, County and Area rounds must use TOWA Judges and ensure that the competitions are covered by the TOWA insurance for Public and Personal Liability.</p> <p>TOWA contacts available from NFYFC.</p>
16.	<b>Volleyball</b>	<p>Competitions must have referees registered with the English Volleyball Association who carry their own Public Liability Insurance</p> <p>Friendly games: Insurance provided by NFU Mutual if umpired by a <b>competent person</b> selected for the event. <b>Competition tournaments disguised as friendly matches will not be covered.</b></p>
17.	<b>Racing</b>	<p>There is NO insurance provided in respect of any form of racing, time trials, speed testing or similar involving motorised vehicles (including ride on lawn mowers, Quad bikes etc) under any section of the insurance provided under this policy.</p> <p>Any activities mentioned above should be referred to NFYFC Head Office for approval and specialist insurance obtained.</p>

Practice Sessions - these must be used for practising only to improve technique and not competitions. A competent person with suitable experience of refereeing in the relevant sport must be in charge of all practice sessions.

For contact sports, where there is a risk of injury, First Aid/Paramedic cover such as St John's Ambulance, The British Red Cross or any other nationally recognised body must be arranged.

## **Bog Snorkelling**

In respect of any bog snorkelling the following points must be complied with for cover to operate:

1. Clean tap water to be used - no additives allowed.
2. Obstacles in the water to be suitable for the purpose
3. Minimum age limit 14 years
4. Goggles and snorkels to be checked for suitability
5. Contestants must be able to swim
6. To be attended and stewarded at all times by a competent person
7. When not in use or unattended the structure must be dismantled to prevent unauthorised use.
8. Care to be taken when emptying the structure

## Bolster and Bar or Similar

In respect of any bolster and bar or similar structure the following points must be complied with for cover to operate:

1. The manufacturer's instructions and recommendations must be complied with.
2. No shoes to be worn or sharp objects to be taken on the structure.
3. Minimum age limit 13 years
4. Similar stature contestants
5. Proprietary mattresses or suitable depth of water to land on with as small a fall as possible.
6. Non-slip easy access to and exit from the structure.
7. Pole to be fixed so as to prevent rolling.
8. Suitable 'soft' pillows/clubs to be used by contestants.
9. To be attended and stewarded at all times by competent person.
10. When not in use or unattended the structure must be dismantled to prevent unauthorised use.
11. If run by a third party (non YFC) operator, make them responsible for any incidents and ensure they have their own public liability insurance.

## Bonfires & Firework Displays

1. The local fire brigade, police and first aid association should be informed and a drill prepared for calling out the emergency services.
2. The bonfire must not be lit within 12 metres of any road, railway, building, structure, overhead cable, woodland, bracken or similar combustible material. In addition, dangerous rubbish such as foam-filled furniture, tyres, plastic bags, aerosols, tins of paint and bottles should not be burnt (check fire before igniting) and the bonfire must be stable so that it does not fall to one side.
3. The bonfire or firework display areas must be roped off to provide a minimum distance between the display and spectators of preferably 50 metres but not less than 22 metres.
4. Authorised adults only to enter the roped off area to tend the bonfire or to ignite the fireworks. These should be lit at arm's length using a safety firework lighter or fuse wick. The organiser should retreat quickly after lighting and keep well back. **THEY SHOULD NEVER RETURN TO A FIREWORK ONCE LIT** it may still be live and could go off in their face. **FIREWORKS MUST NOT BE THROWN, KEPT IN POCKETS OR PLAYED WITH.**
5. A responsible adult must at all times be in direct charge of safety matters.
6. Fireworks must be contained in a metal receptacle fitted with a lid and taken out one at a time, the instructions on each firework being followed carefully. Instructions must be read by torch, **NEVER A NAKED FLAME.**
7. Flammable liquid such as paraffin or petrol should not be used to light the bonfire use firelighters.
8. Stewards should be appointed to guide spectators and fire extinguishers must be kept on hand as well as buckets of water and sand.
9. Water should be poured on the bonfire embers to ensure that they have gone out completely before the site is left unattended and the used fireworks collected with the utmost care, doused with water and either buried or placed in a metal container. **CHILDREN MUST NOT BE ALLOWED TO COLLECT USED FIREWORKS.**

## **Bouncy Castles & Similar Inflatables**

**In respect of any bouncy castle and/or similar inflatable structure the following points must be complied with for cover to operate:**

1. It has been inspected under the PIPA inspection scheme; or holds a Declaration of Operational Conformity (DOC) under the ADIPS inspection scheme;
2. The manufacturers instructions and requirements will be complied with;
3. It will be set up at least 3 metres from fences, buildings and other fixed property;
4. It will be securely anchored to the ground and checks on the anchorage will be carried out prior to operation and every 4 hours thereafter;
5. Safety mats will be used to cover any hard surfaces up to 1.2 metres in front of any open side;
6. It will be attended by a responsible adult at all times whilst inflated;
7. Daily checks will be undertaken to ensure there are no holes in the fabric or potential tripping hazards, that the blower is operating at the correct pressure, and that there are no exposed electrical connections;
8. If a blower is in operation whilst the inflatable is in use the blower should be fenced off from the public;
9. Users will be required to remove their footwear and any other hard or sharp objects from their person;
10. Users shall not be permitted to climb onto or hang from outside walls or to bounce on the front apron or entrance;

Only children of an approximately similar age shall be permitted to use it at the same time.

## Carriage Of Passengers

1. Where a trailer is being used regularly to carry passengers, consideration should be given to use of purpose-built trailers.
2. Where tractors and trailers are being used to carry passengers, then the Health and Safety Executive offer the following advice:
  - a) The tractor should be in good roadworthy condition, in particular the brakes, tyres and steering should show no signs of wear and tear.
  - b) The towing vehicle must be securely coupled to the trailer using only compatible systems.
  - c) The trailer should be properly maintained with a reasonable tread on the tyres, with parking and service brakes that are effective, and an adequately supported floor to the trailer. This should be flat with no lumps or holes.
  - d) Seating accommodation secured to the trailer floor should be provided; if bales form the seats then they should be roped in position. If seating is placed at the sides of the trailer then a backrest extending at least 400mm above seat level should be fitted. If seating is along the centre of the trailer no backrest is necessary.
  - e) The front edge of the trailer should be fitted with a toe board not less than 75mm high and a guard rail not less than 920mm and not more than 1050mm above the floor. The remaining open edges of the trailer should be provided with a similar guard rail.
  - f) A safe means of access to and from the trailer should be provided. Normally a rigid, portable ladder, securely placed when in use is sufficient. Alternatively, steps could be fitted to the trailer.
  - g) When passengers are carried after dark, a lighting system should illuminate the access point and the area of trailer used by passengers.
  - h) A responsible person should travel on each trailer to control and assist the passengers. The driver should not be required to do this in addition to driving. The driver should receive instruction from the responsible person before moving the trailer.

- i) All passengers should remain seated when the trailer is in motion. The maximum seating capacity should be determined and enforced.
3. If a tractor licensed as an agricultural machine and using rebated fuel is used, then, provided that no charge is made for the trip and the primary use of the vehicle is still in connection with agriculture, horticulture or forestry, there should be no problem with carrying passengers as a use for the tractor and trailer.
  4. 2. Use of a trailer on the public highway for non-agricultural purposes, such as carriage of beaters in a sporting shoot, or visitors on farm open days, will require a trailer constructed to ordinary road-going trailer specifications since agricultural trailers are restricted to use only for agricultural, horticultural or forestry purposes. Further advice should be sought on requirements for such trailers.



## Clay Pigeon Shoots

1. The area where the shots are fired should be over an open field to which the public have no access.
2. There should be a minimum safety zone of 300 metres in any direction in which the shots may be fired.
3. Sufficient space should be allowed between lay outs i.e. minimum of 40 metres centre to centre for a 'boundary line' arrangement, 50 metres for other arrangements.
4. Boundary markers should be placed at the edge of the shooting target area.
5. Spectators should be kept at a safe distance by a barrier e.g. a rope.
6. Attention should be paid to public rights of way and overhead cables.
7. Adjacent landowners should be contacted for their co-operation to be given.
8. If possible, a notice board should be erected displaying safety posters and a copy of the official rules of the C.P.S.A.
9. Trap houses should be constructed in accordance with the following guidelines.
  - a) Construction must withstand a charge of shot (2 mm steel behind boards, or brick and concrete have proved satisfactory).
  - b) Target openings to be protected by shields.
  - c) Any window to be protected by armour plate glass.
  - d) Anchorage and base must be secure.
10. Firing marks should be firmly embedded, preferably with a concrete slab behind the stake to provide a firm footing for the shooter.
11. Attention should be paid to ear devices for participants and any employees.
12. The organisers should check and assess the experience of participants prior to shooting.

13. An adequate level of supervision must be maintained.

## Floats

1. It is the members' responsibility to ensure that the float, driver and towing vehicle comply with all relevant legislation.
2. The members should ensure that they have suitable insurance cover in place during the construction of the float as no cover is provided by the National policy until the float is at a YFC event.
3. The towing vehicle must be roadworthy with a full maintenance record.
4. The driver must be over 17 years of age and hold a full driving licence or a tractor licence if the towing vehicle is a tractor. The licence must permit the driver to tow a trailer.
5. The float construction is to include hand rails of suitable robustness and a non slip standing surface. The front edge of the trailer is to be fitted with a toe board of not less than 75mm high and a guard rail of not less than 920mm or more than 1050mm above the floor. All open edges to be fitted with similar guard rails.
6. The display must be suitable anchored and balanced with no overlap which could cause injury to bystanders.
7. Prior to use the float and coupling with the towing vehicle are to be inspected by a competent person such as an agricultural or motor engineer.
8. Mounting and dismounting are only to take place while the float is stationary and by a suitable access such as fixed or portable steps.
9. A responsible person is to 'control' each float. This person will advise when it is safe to be on the float, control the activity of the members on the float and have contact with the driver of the towing vehicle.
10. No items are to be thrown or squirted from the float.
11. The speed limit while members are on the float should be walking pace and at no time should exceed 5 mph.





## Certificate of Public and Product Liability Insurance

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<b>Policy number</b>	080X3256663/N82
<b>1. Name of policyholder</b>	National Federation of Young Farmers Clubs
<b>2. Date of commencement of insurance</b>	Noon 01 September 2015
<b>3. Date of expiry of insurance</b>	Noon 01 September 2016
<b>4. Business(es)</b>	Young Farmers' Clubs
<b>5. Limit of indemnity</b>	
Public Liability	£5,000,000 any one incident
Product Liability	£5,000,000 in total for any one period of insurance

This is to certify that the policyholder is insured under the above numbered policy, subject to the terms and conditions agreed with the Insurer.

Signed on behalf of

**The National Farmers Union Mutual Insurance Society Limited (Authorised Insurer)**

Head Office: Stratford upon Avon

Steve Bower  
Customer Services Director

*This certificate does not form part of the policy / contract with NFU Mutual. It is a summary of the cover in force and full details are found in the policy.*

