



BSF PUBLIC LIABILITY INSURANCE EXPLAINED

This article is designed to explain the Public Liability insurance that the British Softball Federation provides for its member teams. This insurance is mandatory but is included in the annual affiliation fees that teams pay.

BSF Public Liability Insurance cover runs each year from 2 April through 1 April of the following year.

The Limit of Indemnity on the BSF's Public Liability insurance is £10,000,000. Each claim is subject to an excess of £250, to be paid by the claimant – i.e., the BSF member team making the claim -- with some exceptions under Criminal Damage and Pollution.

The BSF's Public Liability insurance covers affiliated members should something happen to a member of the public or if property damage occurs, such as a home run smashing a window or denting a car – or the old adage which we hope never happens: the little old lady crossing the outfield and getting hurt.

Those insured whilst engaged in BSF-approved activities are: the members of the British Softball Federation Executive Board, members of affiliated teams, employees, volunteers, accredited coaches, and BASU or league-qualified umpires.

Each team that affiliates to the BSF is automatically covered under this Public Liability policy, and there is an option to take out an additional Personal Accident insurance for a further premium. Personal Accident insurance is available on a league basis rather than for individual teams -- the entire league needs to take out the policy – but Independent (non-league) affiliated teams may also choose this option. This policy provides cover for injuries sustained whilst playing in BSF-sanctioned competition. If you would like more information on the cover provided under Personal Accident insurance, please contact info@britishsoftball.org.

Should your team or league wish to hire venues, indoor or outdoor, you may be required to provide a copy of the BSF's Public Liability Insurance Certificate before the hire will be confirmed. This can be obtained by contacting the BSF on info@britishsoftball.org.

The BSF understands that some players may play for multiple teams and these players may wonder why they need to pay affiliation fees to each of their teams. The reason is that the BSF team affiliation fee does not only cover insurance, which is a very small part of the fee,

but also provides membership of the National Governing Body that regulates, organises, promotes and supports softball in the UK in a variety of ways, including the management of safeguarding, inclusivity and anti-doping.

The reason that the BSF's Public Liability insurance is per team is that there is currently no individual player registration in softball, as there is in many other sports. In these sports, you are not allowed to compete in any Federation-organised or sanctioned competition unless you are a fully paid-up individual member.

As BSF affiliation is per team, and the insurers do not currently require 'named' players, this allows BSF-affiliated teams to pick up new players for games without these players having to be registered: for insurance purposes, any player that plays for your team is regarded as a member of the team and is covered by BSF insurance.

Should you need further information, please contact info@britishsoftball.org.uk.

An Incident Report Form – which must be filled in before a claim can be made -- is available through the BSF website. Go to 'Resources' (<https://www.britishsoftball.org/resources>), then click on 'Insurance & Incident Reporting', which takes you through to the BSUK website as they administer insurance claims on the BSF's behalf. Scroll down to the bottom of the page for a link to the Incident Report Form and an email address to use to begin the process of making a claim.