



INCIDENT NOTIFICATION GUIDELINES FOR THE WESTMORLAND COUNTY FOOTBALL ASSOCIATION

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, would ask that you notify us immediately of any incident that involves:

- A fatal accident.
- An injury involving either referral to or actual hospital treatment.
- Any allegations of libel/slander.
- Any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- Any investigation under any child protection legislation.
- Any circumstances involving damage to third party property.

An injury is defined as:

- Any head injury that requires medical treatment [Doctor or Hospital.]
- Any fracture other than to fingers, thumbs or toes.
- Any amputation, dislocation of the shoulder, hip, knee or spine.
- Loss of sight [whether temporary or permanent.]
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- Loss of consciousness cause by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Sportsguard's Claim Department for further advice.

Sportsguard House,
One Overstone Heights,
Overstone Road, Sywell,
Northampton, NN6 0AW

Tel: 01604 644277
Fax: 01604 644661
Email: feedback@sportsguard.co.uk
Website: www.sportsguard.co.uk

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be re-imbursed.



INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reported accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtained from HMSO is frequently used.

The register must contain the following information relating to all reported accidents or dangerous occurrences:

- Date and time of accident.
- As regards a person to work – full name; occupation; nature of injury; age.
- As regards a person not at work – full name; status [e.g. customer]; nature of injury; age.
- Place where accident occurred.
- A brief description of the circumstances.
- Method by which the event was reported.

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