

## THE UK MINIFOOTBALL ASSOCIATION\*

### PERSONAL INJURY AND INSURANCE RECOMMENDATIONS

#### Small-sided football players

As the governing body for small-sided football in the UK, the UKMA recognises the need to inform players of the risks of sporting injuries resulting from playing small-sided football and to recommend the correct level of insurance for players should a sporting injury occur.

The UKMA recommends that all players of small-sided football should take out personal injury insurance if they wish to participate in any small-sided football league or event.

Personal injury insurance will cover the player in the event of any sporting injury (such as a broken leg) occurring whilst playing small-sided football (dependent upon the terms and conditions of the insurer and/or policy).

The UKMA also recommends that any player who suffers a sporting injury whilst playing in a small-sided football league should contact their league provider to inform them of the injury. This will allow the league provider to evaluate if there are any issues with the league which may increase the risk of sporting injuries and to rectify any potential issues identified immediately.

#### UKMA affiliated members and accredited facilities

All UKMA affiliated members and accredited facilities are required to possess public liability insurance. Public liability insurance protects the insurance holder should their customers or members of the public suffer personal injury or property damage which may be deemed the fault of the affiliated member. This insurance covers the costs of subsequent legal expenses or compensation claims and is essential cover for any business that interacts regularly with customers. Public liability does not cover personal injury to a player unless the affiliated member/accredited facility is at fault (e.g. wet floor).

For further information on the risk of sporting injury in small-sided football and the reduction of risk, please see the UKMA policy for health and safety.