

Your Ref:  
Our Ref: PM/ PM/PM/9523-1 Duncan

Mr J Bonnington  
The Football Association  
Wembley Stadium  
PO Box 1966  
London  
SW1P 9EQ

25 March 2011

Dear Mr Bonnington

**Player-to-player Insurance**  
**Our Client: C Duncan**  
**Defendant: J Eaves**  
**Incident: 09.04.08**  
**Herts FA**

This is an open letter, which my client has asked me to publish as widely as possible throughout the football community.

Mr Duncan suffered very serious injuries as a result of a foul challenge during a game in April 2008 in the Mercury Waltham League. I have attached a photograph of the injury to Mr Duncan's leg, and a photograph of his x-ray. He required several operations and was away from his work as a serving police officer for several months. The overall impact of the injury has been very dramatic.

I have just commenced court proceedings against the offending player, Jamie Eves. The value of my client's claim is likely to exceed £30,000.00.

The policy issued to London & Middlesex FA by a company called CNA apparently does not cover incidents where one player negligently injures another. In the context of this claim, such a policy is worthless.

Doc Ref: 2147629848 Please reply to Rawtenstall

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Since Mr Eaves is apparently not covered by any insurance:-

- He now faces a possible personal liability for many thousands of pounds, and
- My client will face a massive difficulty in recovering any damages and costs to which he may be entitled.

You are, of course aware that my company have been lobbying the FA for over five years to introduce mandatory insurance for amateur player, which includes cover for *“player-on-player”* incidents caused by the negligence of an offending player.

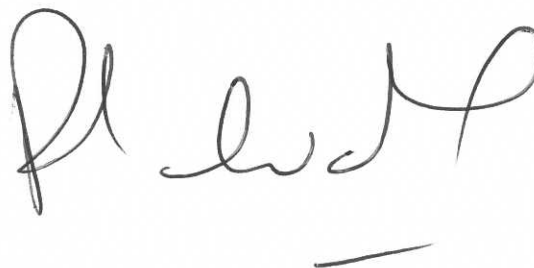
**Why have the FA not introduced such a scheme?**

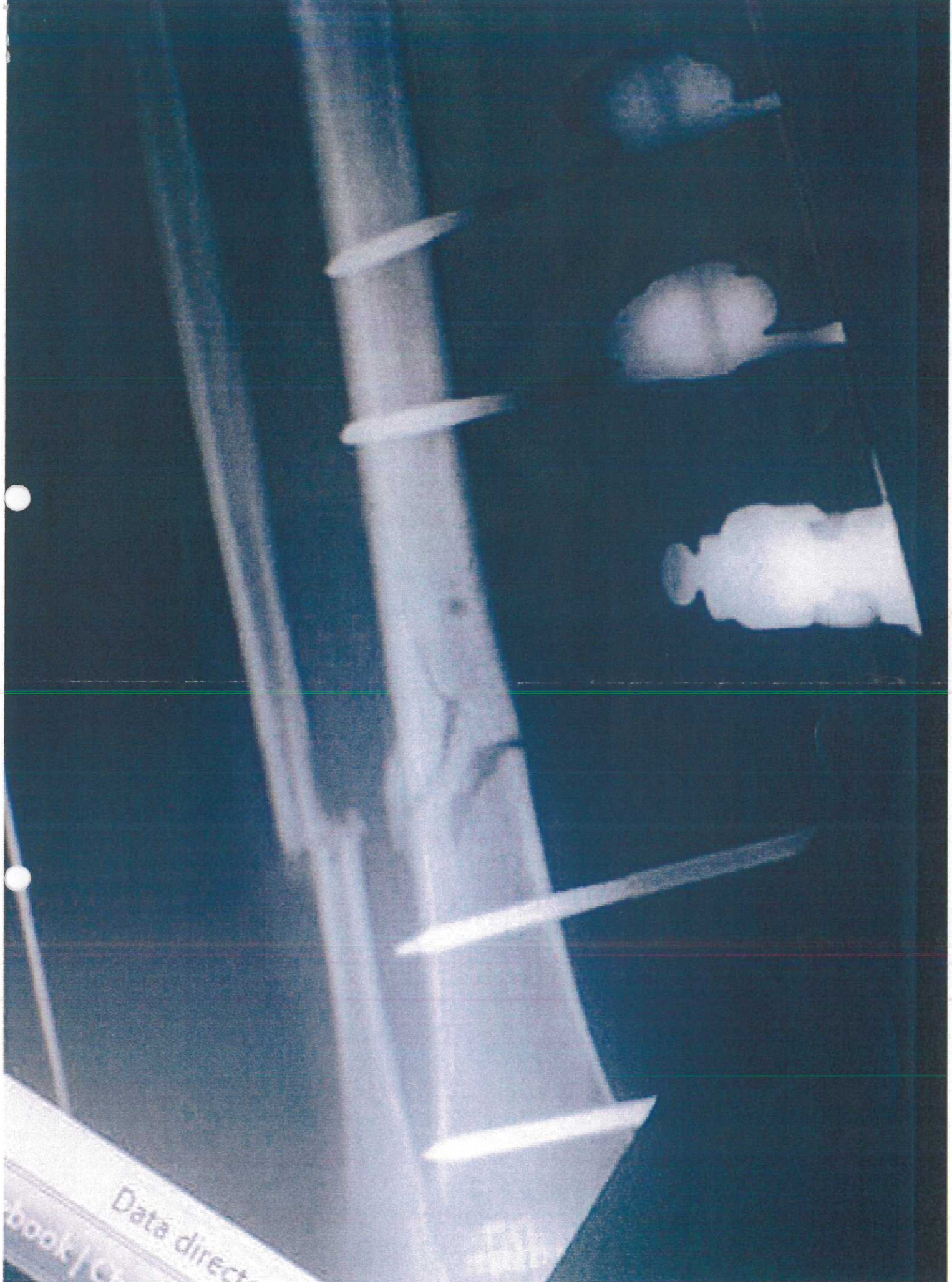
**Do you have any advice** for players in English competitions who find themselves in Mr Duncan’s position?

**Do you have any advice** for players in English competitions who find themselves in Mr Eaves’ position?

Yours sincerely

Paul Mulderrig  
**Mulderrigs Solicitors Ltd**  
paul@mulderrigs.co.uk

A handwritten signature in black ink, appearing to read 'Paul Mulderrig', with a horizontal line underneath.



Data direct

book

