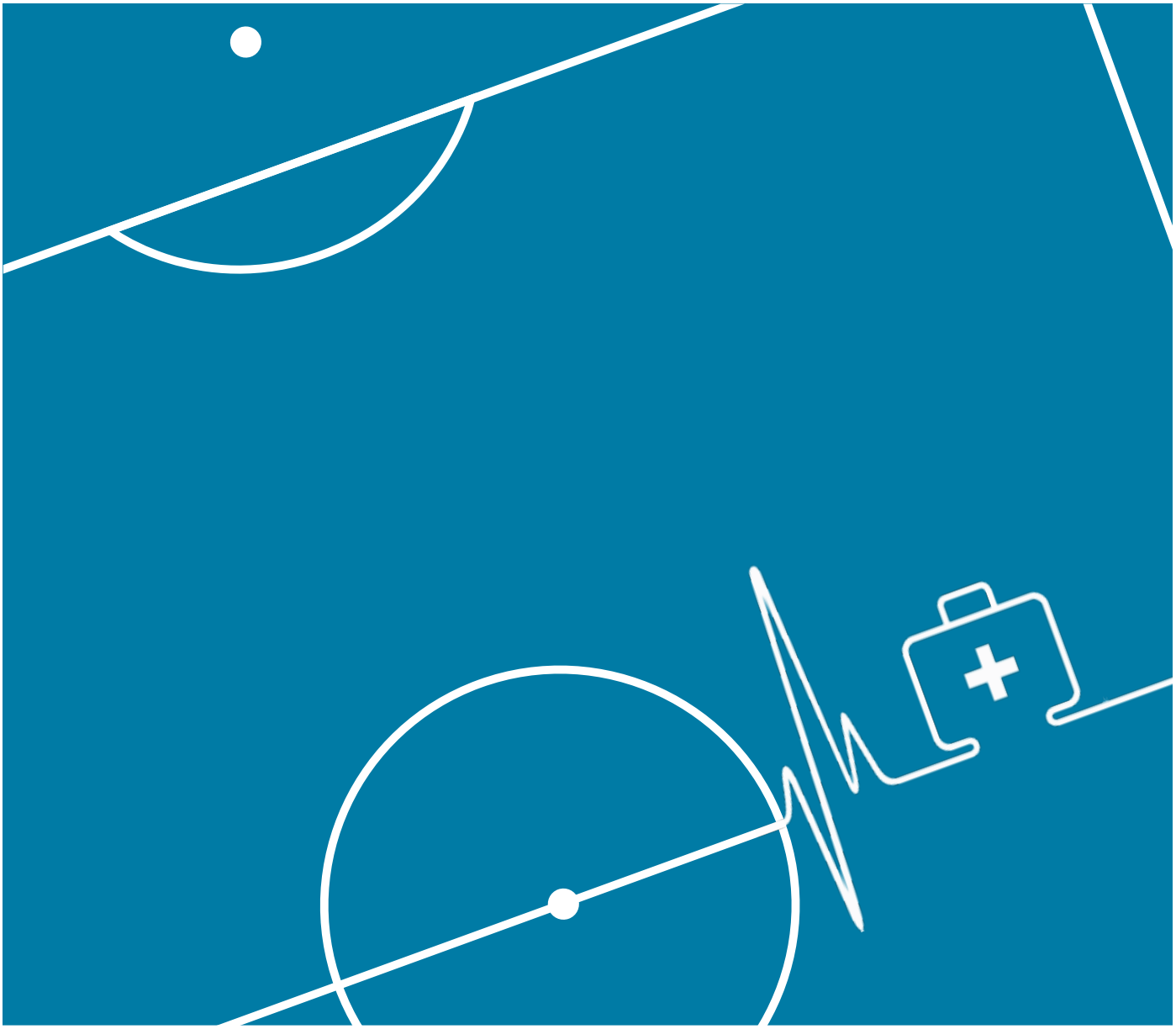
Bluefin Sport



Group personal accident insurance

Adult and youth football teams | Summary of benefits

Cheshire FA policy summary

Valid from 1 July 2018

Cheshire FA have arranged for discounted benefits for all adult 11-a-side teams and all youth teams.
See inside for details.

Cheshire FA

The National Game Insurance Scheme

Delivered by The FA's appointed broker, Bluefin Sport

Introducing the National Game Insurance Scheme

As The FAs appointed broker, we have worked in conjunction with County Football Associations to create a range of personal accident insurance products for adult and youth football teams.

What is the National Game Insurance Scheme (NGIS)?

In 2012 The FA carried out a review of insurance across grassroots football which highlighted a lack of guidelines, and prompted the introduction of minimum standards across all Counties.

The National Game Insurance Scheme (NGIS) has been designed to address this by raising the standard of insurance covers available and to provide more affordable solutions to grassroots football.

About Bluefin Sport and our partnership with The FA

We are a national provider of insurance and risk management solutions to the world of sport and our approach has helped to make us one of the UK's leading sport insurance brokers.

We are currently one of the leading providers of football insurance in the UK with clients ranging from grassroots through to the EFL and the Premier League.

Testament to our success in football was our appointment in 2012 by The FA as the approved insurance broker to deliver the National Game Insurance Scheme (NGIS). Together with The FA, we want to encourage protection for all those involved in the game.

Discounted premiums for Cheshire FA affiliated adult and youth teams

For the 2018/19 season Cheshire County FA (CFA) have arranged a group insurance policy for all their affiliated adult 11 a side teams and youth teams.

These benefits are designed to provide an entry level of cover giving adult and youth teams **the option of increasing your benefits at discounted premiums.**

CFA will be issuing documentation direct to all eligible teams confirming these basic covers are in place.

A copy of the CFA master group policy is available on request from CFA.

NB: If you are a small sided Adult team please contact Bluefin Sport direct because the rates in this brochure will not apply.

The next step

Details of the premiums and covers can be found in this document. For instant quotations and cover visit our website where you will also find useful information relating to the NGIS.

Please contact our dedicated team if you require any advice or assistance.

0345 872 5060
Mon to Fri 9am to 5pm
nationalgame@bluefinsport.co.uk

Renew, quote and buy online at
bluefinsport.co.uk/ngis

The National Game Insurance Scheme
Delivered by The FA's appointed broker, Bluefin Sport



Protection for your most valuable assets

If you become injured whilst participating in a club activity, you can incur significant financial losses as a result. Personal accident insurance can help offset some of these unexpected expenses.

This insurance can pay out a set amount if someone is injured in an accident and the payout can be a lump sum or a weekly amount. It ensures all participants have protection in the event of an injury and because this is a 'non negligence' cover it can help reduce litigation in the game, because unlike a liability policy you do not have to find someone to be at fault for an injury to receive compensation.



When does the policy start and finish?

Although you can purchase insurance at any time, **your cover will not start until 1 July 2018 (or later if you apply after 1 July)**. All policies, whenever bought, will expire on 30 June of each given year and will renewable from 1 July 2019. This is to fall in line with County FA affiliation processes.

NOTE: If you purchase your policy after 1 October 2018 your premium will be calculated on a pro rata basis to reflect the time on cover to 30 June 2019. This will be calculated automatically online and return premiums are issued if applying by post.



When does cover apply?

The policies operates whilst:

- at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training and includes travelling directly to and from such activities.
- at club social events (please see exclusions).

NOTE: The life cover is included and operative whilst training and playing football matches only.



What are the main exclusions?

- Influence of alcohol, solvents, drugs or medication unless prescribed.
- Being a professional footballer.
- Any claim attributable either to arthritic or other degenerative conditions in joints, bones, muscles, tendons or ligaments.
- Repetitive stress (strain) injury or syndrome.
- Naturally occurring condition or gradually operating cause.
- Illness or sickness.
- Claims as a direct result of an insured person being a member of the armed forces.
- Engaging in a criminal act, riot or civil commotion.
- Club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off the ground.
- Travel to a specific area against advice issued by the Foreign and Commonwealth Office.

Please see the policy for full details of exclusions.



Who is covered?

The policy automatically includes:

- Players.
- Committee members and club officials.
- Managers and trainers.

The standard policy age limit for players is 55* and for club officials is 75* years of age. If you have any players and officials above this age the policy will provide a reduced level of cover. Please see our website or contact us for details.

Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.



Require advice?

0345 872 5060 Mon to Fri 9am to 5pm
nationalgame@bluefinsport.co.uk

Quality products demand a matching level of service

Why choose us?

- We're **The FA's appointed insurance broker** and provide the official National Game Insurance Scheme (NGIS) products.
- Our policy wordings have been developed alongside The FA and County FAs.
- The **ability to buy online** or apply by post.
- View your account online 24/7 (online purchases only).
- **No pre-existing condition exclusions** in respect of accidental bodily injury (with the exception of dislocations).
- **No limit to number of players/club officials** in a team.
- **Permanent total disablement from any occupation for which the insured person is fitted by way of education, training or experience.** Many policies only pay this benefit if you are unable to undertake any job again.
- **New waiting period benefit** applies to weekly/monthly benefit claims - see below.
- **Legal and counselling advice helplines** included at no additional cost providing support when you need it most ('Superior' products only).
- **Monthly instalments available** for premiums of £74 and over.
- **Efficient claims service** with insurer's dedicated team.
- **BACS claims payment** (optional).

The **waiting period** explained.

Our Temporary Total Disablement (TTD) wording means that, more than ever before, it really pays to have an NGIS personal accident policy.

The NGIS waiting period



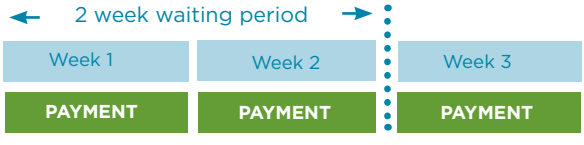
Meet Jenny. She's been signed off work by a doctor for **3 weeks** following an injury.

Her team purchased an NGIS Superior 200 policy that provides a monthly benefit of £200 (£50 per wk) for Temporary Total Disablement (TTD) with a 14 day **waiting** period.

The waiting period means that Jenny won't receive any payment for the first two weeks **BUT...**

Waiting period - how it now works

...because Jenny is off longer than the two week waiting period **she receives all three weeks benefit**.



Helping to spread the costs

Bluefin Insurance Services Ltd, trading as Bluefin Sport, acts as a credit broker and works exclusively with Close Brothers Premium Finance and Insurers for the purposes of arranging premium finance. Bluefin Insurance Services Ltd receives a commission from Close Brothers Premium Finance for introducing customers to them.

Our payment options include the ability to pay the insurance premium over 5 monthly instalments, when purchasing cover online, on premiums of £74.00 and over. This is not an offer. Acceptance of your credit application by Close Brothers Premium Finance is subject to your financial circumstances and status.

Please note the credit product is only appropriate for the funding of your insurance policy and associated costs and not for any other purpose. As the insurance policy forms the security for your credit, your insurance policy is at risk of cancellation if you fail to make a payment. Close Brothers Premium Finance will charge you a fee if you miss an instalment or if the agreement is cancelled. If your insurance policy is cancelled in such circumstances, Close Brothers Premium Finance has the right to receive any proceeds or refunds paid. They will use these funds to reduce the amount you owe.

Representative Example

Cash Price:	£1200.00
Deposit:	£0.00
Amount to be Financed:	£1200.00
5 Monthly Instalments of:	£254.40
Interest Rate:	6% Variable
Representative APR:	36.76% APR Variable
Total Cost of Credit:	£72.00
Total Payable:	£1272.00

Your demands and needs

These products are designed to meet the demands and needs of football clubs that wish to protect their members against consequences of accidents whilst playing in, training for or travelling to a club fixture resulting in accidental injury, death or disability.

The level of cover you choose will dictate whether cover includes a weekly benefit for temporary disability in addition to the one-off lump sums for permanent disability. The levels of cover are explained more fully in this document.

This statement does not constitute advice or a personal recommendation for our personal accident insurance products. Should you require advice please contact us.

The importance of choosing a policy to meet your needs

Cover designed to suit your requirements and budget

CHESHIRE FA GROUP POLICY

Adult teams	Youth teams
• Provides for serious and long term injuries such as accidental death, life cover, permanent total disablement and miscarriage. • Includes cover for some short term injuries such as broken bones, dislocation, cruciate ligament, snapped/ruptured achilles tendon, emergency dental and hospitalisation. • It does not include any monthly benefits.	• Provides for serious and long term injuries such as accidental death, life cover, permanent total disablement and miscarriage. • Includes cover for some short term injuries such as broken bones, dislocation, cruciate ligament, snapped/ruptured achilles tendon, emergency dental and hospitalisation.

SUPERIOR LEVEL

Adult teams	Youth teams
• Includes a wide range of benefits for both long term and short term injuries such as medical expenses, travel expenses, legal/counselling assistance, concussion benefits and more. • Ability to select the level of monthly benefit for temporary total disablement of up to £600 per month. • Choose from a range of Superior Extra options e.g. increase life cover, increase the broken bones benefit, include physiotherapy and dental accident cover.	• Option to increase cover to Superior Platinum level • Option to provide a monthly benefit for 16-18 year olds in employment of 16 hrs a week or more. • Choose from a range of Superior Extra options e.g. increase life cover, increase the broken bones benefit, include physiotherapy, parent legal inconvenience, exam re-sit and student tutorial cover.

Minimum levels recommended by The FA for adult & youth teams

Summary of The FAs **minimum** recommended levels of cover for ADULT teams*				
	Step 2 & 3	Step 4	Step 5 & 6	Step 7
Accidental death	£25,000	£25,000	£25,000	Set by your County FA
Permanent total disablement	£25,000	£25,000	£25,000	
Temporary total disablement. (TTD) (104 weeks and 14 day deferment)	£100 per wk	£75 per wk	£50 per wk	

Summary of The FAs **minimum** recommended levels of cover for YOUTH teams*	
Life cover	£10,000
Accidental death	£10,000
Permanent total disablement	£100,000
Loss of limb(s), speech and hearing	£100,000
Loss of internal organs	£25,000
Tetraplegia/Quadriplegia	£100,000
Triplegia/Paraplegia	£100,000
Concussion	£10,000
Temporary total disablement for club officials (TTD) 12 months benefit period	£200 per mth
Broken bones (leg, foot, arm, collar, jaw &/or cheek)	£200
Broken bones (fingers and toes)	£75
Primary disclocation	£250
Snapped/ruptured achilles tendon or anterior cruciate ligament	£250
Coma benefit 365 day benefit period	£30 per day

The National Game Insurance Scheme

Which NGIS policy?

Which NGIS cover will ensure my **Adult** team(s) meet the minimum requirements?	
Step 7 teams	Set by your County FA
Step 6 teams	Superior 200 or above
Step 5 teams	Superior 200 or above
Step 4 teams	Superior 300 or above
Step 3 teams	Superior 400 or above
Step 2 teams	Superior 400 or above

Which NGIS cover will ensure my **Youth** team(s) meet the minimum requirements?
Group Policy

*Please note. These details are correct at time of print and are subject to change. Bluefin Sport has no control over the setting of these levels by The FA.

Adult team core policy benefits

1. Choose a level of cover

		GROUP POLICY Arranged by Cheshire County FA	SUPERIOR Premiums start from £34 per team depending on level of monthly (TTD) benefit chosen
		BENEFITS	BENEFITS
1	**Life Cover**	£10,000	£10,000
2	**Accidental Death**[1]	£30,000	£30,000
3	**Permanent Total Disablement** - up to	£50,000	£60,000
4	**Loss of One or More Limbs**	£30,000	£35,000
5	**Loss of Sight in One or Both Eyes**	£30,000	£35,000
6	**Loss of Speech**	£30,000	£35,000
7a	**Loss of Hearing in Both Ears**	£30,000	£35,000
7b	**Loss of Hearing in One Ear**	£7,500	£8,750
8	**Tetraplegia / Quadriplegia**	£100,000	£100,000
9	**Triplegia / Paraplegia**	£50,000	£50,000
10	**Miscarriage**	£500	£500
11	**Loss of Internal Organ**	£30,000	£35,000
12	**Broken Bones** - Legs, Foot, Collar, Arms, Skull, Hips, Jaw and/or Cheek	£250	£250
13	**Primary Dislocation** - Kneecap, Elbow, Shoulder or Hip	£250	£250
14	**Snapped / Ruptured Achilles Tendon, Cruciate Ligament**	£250	£250
15	**Emergency Dental Expenses** - up to (pain relief)	£100	£100
16	**Hospitalisation** (30 day max. benefit period)	£25 per day	£25 per day
17a	**Concussion** (Long term) - up to	×	£10,000
17b	**Concussion**[4] (Moderate and Severe) - up to	×	£250
18	**Monthly Temporary Total Disablement (TTD)**[2] 14 day waiting period, 24 month max. benefit period. If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period.	×	**Choice of £120 / £200 / £300 / £400 / £600 per month**
19	**Home Help (TTD)**[2] 14 day waiting period, 24 month max. benefit period	×	As above
20	**Student not in gainful employment**[2] TTD Extension. 14 day waiting period, 2 month max. benefit period	×	£100 per month (£25 weekly)
21	**Student Tutorial Benefit**[2] TTD Extension. 7 day waiting period, 6 month max. benefit period	×	£140 per month (£35 weekly)
22	**Childcare Expenses**[2] – in the event of a valid claim under item 4 to 9 and 11	×	£400 per month (£100 weekly)
23	**Chauffeur Expenses**[2] – in the event of a valid claim under item 4 to 9 and 11	×	£400 per month (£100 weekly)
24	**Coma Benefit** 365 days max. benefit period	×	£30 per day
25	**Emergency Medical Expenses** - up to Including X-rays & scans	×	£500
26	**Extra Travelling Expenses** - up to 1 month max. benefit period. Includes hospital car park expenses.	×	£100
27	**Home/Car Adaptation** - up to	×	£25,000
28	**Rehabilitation & Retraining -** up to	×	£5,000
29	**Examination Re-Sit -** up to	×	£2,500
30	**Legal Advice & Counselling Helplines**	×	24/7
31	**Facial & Bodily Scarring** - up to	×	£600
32	**Medical Certification Expenses** -up to	×	£50
	ADDITIONAL BENEFIT OPTIONS AVAILABLE?	×	✔

MONTHLY OPTIONS

SUPERIOR 120
£120 TTD per month (£30 weekly)
£34 per team

SUPERIOR 200
£200 TTD per month (£50 weekly)
£56 per team

SUPERIOR 300
£300 TTD per month (£75 weekly)
£92 per team

SUPERIOR 400
£400 TTD per month (£100 weekly)
£122 per team

SUPERIOR 600
£600 TTD per month (£150 weekly)
£184 per team

[1] Includes a memorial benefit payable to the club not exceeding £1,000
[2] Monthly benefits means the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.
[3] Physiotherapy benefit (Superor Extra option) is only payable in the event of Bodily Injury which gives rise to a claim under items 12-14 and 18-21).
[4] Benefit payable will be determined by the Glasgow Coma Scale.

The premiums shown are inclusive of Insurance Premium Tax at the applicable rate. For full terms and conditions please contact Bluefin Sport. Exclusions and limitations apply.

Please note: £5 administration fee will need to be added to the total price for all postal applications

Adult team optional policy benefits

2. Increase the Superior Life cover?

LIFE COVER 20	LIFE COVER 30
Additional **£2** per team	Additional **£4** per team
Increase life benefit from £10,000 to £20,000 any one person	Increase life benefit from £10,000 to £30,000 any one person

Instalments - **pay over 5 months** for premiums of £74 or more.
Available for online purchases only.

Renew, quote and buy online at
bluefinsport.co.uk/ngis

Require advice?

0345 872 5060
Mon to Fri 9am to 5pm
nationalgame@bluefinsport.co.uk

3. Include Adult Superior Extra additional covers?

BROKEN BONES	DENTAL ACCIDENT	PHYSIOTHERAPY[3]	ADULT EXTRA PACK
Additional **£16** per team	Additional **£8** per team	Additional **£8** per team	Additional **£26** per team
Increase broken bones benefit from £250 to £375	Include dental expenses following an accident - up to £250	Include physiotherapy and/or chiropractic treatment. 75% of costs up to a maximum of £50 per week for up to 10 sessions. Up to £500.	**Include all three options and save £6 per team**

or

[3] Physiotherapy benefit is only payable in the event of Bodily Injury which gives rise to a claim under items 12-14 and 18 to 21 in the core covers table).

Personal accident insurance is not an income protection policy.

Please be aware that the monthly benefit provided **(if included under the policy purchased)** in respect of Temporary Total Disablement (TTD) is not designed to replace usual income in the event of being unable to work. The monthly benefit is to provide additional financial assistance in the event of being off work, or for students who are not in gainful employment, as the result of an injury during the operative time of the policy.

Important policy notes:

The standard age limit for players is 55 and for club officials is 75 years of age. If you have any players and officials above this age the policy will provide a reduced level of cover. Please see our website or contact Bluefin Sport for details. Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.

- TTD = Temporary Total Disablement (a monthly benefit).
- The TTD benefit does not apply to those individuals without paid employment or who are employed less than 16 hours per week or whose sole employment is football.
- There is no cover for professional footballers.
- Aggregate limit £2,000,000. This is the maximum amount that the insurer, XL Catlin, will pay per event in total under this and any other policies issued by XL Catlin.

Team cost calculator. How much do the team premiums equate to per person?

Annual cost per person shown is based on an average sized 11-a-side team of 18 players/officials*.

Superior 120	Superior 200	Superior 300	Superior 400	Superior 600
£1.88 per person	£3.11 per person	£5.11 per person	£6.77 per person	£10.22 per person

*Our policies do not have a restriction on numbers within a team so even greater savings per person can be achieved if you have more than 18 in a team.

Youth team core policy benefits

'Soccer Tots' (U6's & below) are automatically covered by the policy

1. Choose a level of cover

Have more than 40 youth teams? Please contact as further discounts may be available

		GROUP POLICY	SUPERIOR PLATINUM
		Arranged by Cheshire County FA	**£8** per U13's team & above **£6** per U12's team & below
		BENEFITS	BENEFITS
1	**Life Cover**	£10,000	£10,000
2	**Accidental Death**[1]	£10,000	£10,000
3	**Permanent Total Disablement** - up to	£100,000	£120,000
4	**Loss of One or More Limbs**	£100,000	£120,000
5	**Loss of Sight in One or Both Eyes**	£100,000	£120,000
6	**Loss of Speech**	£100,000	£120,000
7a	**Loss of Hearing in Both Ears**	£100,000	£120,000
7b	**Loss of Hearing in One Ear**	£25,000	£30,000
8	**Loss of Internal Organ**	£25,000	£30,000
9	**Tetraplegia / Quadriplegia**	£100,000	£120,000
10	**Triplegia / Paraplegia**	£50,000	£60,000
11	**Miscarriage**	£500	£500
12	**Broken Bones** - Legs, Foot, Collar, Arms, Skull, Hip, Jaw and/or Cheek	£200	£250
13	**Broken Bones** - Nose, Fingers and toes	£75	£75
14	**Primary Dislocation** - Kneecap, Elbow, Shoulder or Hip	£250	£250
15	**Snapped / Ruptured Achilles Tendon, Cruciate Ligament**	£250	£250
16a	**Concussion** (Long term)	£10,000	£10,000
16b	**Concussion**[4] (Moderate and Severe)	£250	£250
17	**Temporary Total Disablement -TTD for club/team officials**[2] 14 day waiting period, 12 month max. benefit period. If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period.	£200 per month (and payable weekly)	£300 per month (and payable weekly)
18	**Home Help (TTD)**[2] 14 day waiting period, 12 month max. benefit period.	£200 per month (and payable weekly)	£300 per month (and payable weekly)
19	**Coma Benefit** 365 days max. benefit period.	£30 per day	£30 per day
20	**Student not in gainful employment**[2] TTD Extension. 14 day waiting period, 2 month max. benefit period	£100 per month	£100 per month
21	**Emergency Medical Expenses** - up to Including X-rays & scans	£200	£250
22	**Emergency Dental Expenses** - up to (pain relief)	£200	£250
23	**Hospitalisation** (30 day max. benefit period)	£30 per day	£30 per day
24	**Extra Travelling Expenses** - up to 1 month max. benefit period. Includes hospital car park expenses.	£100	£100
25	**Home/Car Adaptation** - up to	£25,000	£25,000
26	**Rehabilitation & Retraining** - up to	£5,000	£5,000
27	**Legal Advice & Counselling Helplines**	24/7	24/7
28	**Facial & Bodily Scarring** - up to	£600	£600
29	**Medical Certification Expenses** -up to	£50	£50
30	**Damaged Sports Glasses (Prescription)** - up to	£75	£75
	ADDITIONAL BENEFIT OPTIONS AVAILABLE?	✔	✔

[1] Includes a memorial benefit payable to the club not exceeding £1,000.
[2] Monthly benefits means the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.
[3] Physiotherapy benefit (Superior Extra option) is only payable in the event of Bodily Injury which gives rise to a claim under items 12-15, 17-18, 20 and F)
[4] Benefit payable will be determined by the Glasgow Coma Scale.

The premiums shown are inclusive of Insurance Premium Tax at the applicable rate. For full terms and conditions please contact Bluefin Sport. Exclusions and limitations apply.

Please note: £5 administration fee will need to be added to the total price for all postal applications

Youth team optional policy benefits

2. Increase the **Superior Life** cover?

LIFE COVER 20	LIFE COVER 30
Additional **£2** per team	Additional **£4** per team
Increase life benefit from £10,000 to £20,000 any one person	Increase life benefit from £10,000 to £30,000 any one person

Instalments - **pay over 5 months** for premiums of £74 or more.
Available for online purchases only.

Renew, quote and buy online at
bluefinsport.co.uk/ngis

Require advice?

0345 872 5060
Mon to Fri 9am to 5pm
nationalgame@bluefinsport.co.uk

3. Include **Youth Superior Extra** additional covers?

YOUTH SUPERIOR EXTRA PACK

Additional **£20** per U13's team & above

Additional **£16** per U12's team & below

INCONVENIENCE	EXAMINATION RE-SIT
Inconvenience benefit for parent/legal guardian in the event of unforeseen travel costs in the event of an accident - up to £100	Examination re-sit - up to £2,500

STUDENT TUTORIAL	PHYSIOTHERAPY
Student tutorial benefit - up to £140 per month. (7 day waiting period. Benefit period 6 months)	Include physiotherapy and/or chiropractic treatment. 75% of costs up to a maximum of £50 per week for up to 10 sessions. Up to £500. **(OR AVAILABLE SEPARATELY)**

PHYSIOTHERAPY[3]

Additional **£6** per U13's team & above

Additional **£6** per U12's team & below

Include physiotherapy and/or chiropractic treatment. 75% of costs up to a maximum of £50 per week for up to 10 sessions. Up to £500.

(OR AVAILABLE AS PART OF THE SUPERIOR EXTRA PACK)

YOUTH MONTHLY[2]

Additional **£16** per team of 16 to 18 years olds

£140 Monthly benefit (£35 weekly) for 16-18 year old's employed for at least 16 hours or more per week (12 month max. benefit period, 14 day waiting period)

[2] Monthly benefits means the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.
[3] Physiotherapy benefit is only payable in the event of Bodily Injury which gives rise to a claim under items 12-15, 17-18 and 20 in the core covers table).

Personal accident insurance is not an income protection policy.

Please be aware that the monthly benefit provided **(if included under the policy purchased)** in respect of Temporary Total Disablement (TTD) is not designed to replace usual income in the event of being unable to work. The monthly benefit is to provide additional financial assistance in the event of being off work, or for students who are not in gainful employment, as the result of an injury during the operative time of the policy.

Important policy notes:

The standard age limit for players is 55 and for club officials is 75 years of age. If you have any players and officials above this age the policy will provide a reduced level of cover. Please see our website or contact Bluefin Sport for details. Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.

- TTD = Temporary Total Disablement (a monthly benefit).
- The TTD benefit does not apply to those individuals without paid employment or who are employed less than 16 hours per week or whose sole employment is football.
- There is no cover for professional footballers.
- Aggregate limit £2,000,000. This is the maximum amount that the insurer, XL Catlin, will pay per event in total under this and any other policies issued by XL Catlin.

What it all means.
Your at-a-glance glossary.

Accident & accidental
Means a single, sudden, unusual, and unexpected event, which occurs at an identifiable time and place during the period of insurance and effective time which causes bodily injury.

Accidental death
Death caused by accidental bodily injury and excludes death by an other cause.

Achilles Tendon

A strong tendon joining the muscles in the calf of the leg to the bone of the heel

Aggregate limit
The maximum amount that the insurer will pay per event in total under this and any other policies issued by the insurer to the insured.

Benefit period
Means the maximum (but not necessarily consecutive) period for which benefits are payable in respect of any insured person for any one accident. The benefit period commences at the end of the waiting period, if any.

Bodily injury
Injury which is caused solely by accidental means and which independently of illness or any other cause occurs within 12 months from the date of the accident.

Broken bones (adult policies)
A lump sum benefit is paid if an accident occurs causing bodily injury and the insured person fractures one or more of the bones listed below:
i) Leg, ankle and foot or kneecap.
ii) Arm or hand and wrist.
iii) Cheek bone.
iv) Collar bone.
v) Jaw.

Broken bones (youth policies)
A lump sum benefit is paid if an accident occurs causing bodily injury and the insured person fractures one or more of the bones listed below:
i) Leg, ankle and foot or kneecap
ii) Arm or hand and wrist.
iii) Cheek bone.
iv) Collar bone.
v) Jaw.
vi) Finger or toe.

Childcare Expenses
If the insured person suffers bodily injury as a direct result of an accident during the effective time and within the period of insurance which results in a valid claim for permanent disabling injury, quadriplegia, tetraplegia, triplegia, or paraplegia insurers will pay the monthly benefit amount for the costs of engaging a registered childcare provider.

Chauffeur Expenses Benefit
Where the insured person suffers bodily injury during the period of insurance and the effective time which results in a valid permanent disabling injury, claim the insured person is unable to travel to and from their place of work using the method of transport they normally used prior to the accident, insurers will pay costs of a chauffeur or taxi service to convey the insured person to and from work until:
- such time as the insured person is well enough to resume using the method of transport normally used prior to the accident;
- any benefit amount under permanent disabling injury, permanent disabling injury, quadriplegia, tetraplegia or triplegia ceases to be payable under this policy;
- the benefit amount has been reached;
- the Benefit Period has been reached;

whichever is earlier.

Coma benefit
Where bodily injury results in coma, insurers will pay the insured person the amount shown in the schedule for each day the insured person remains in a coma up to 365 days.

Concussion (long term)
The Insurers agree to cover the insured person for Forced Retirement, subject to the Concussion Waiting Period and up to but not exceeding the benefit amount stated in the policy.

The Insurers will reimburse the insured person for:
a) The actual cost incurred for a professional or trades training program in which the insured person enrolls for the purpose of obtaining an alternative source of income provided such cost is incurred no later than five (5) years after the insured person's Forced Retirement
b) Medical expenses of the insured person who obtains medical treatment from a legally qualified Physician, Physiotherapist, Psychologist or Psychiatrist when recommended by Qualified Medical Practitioner; provided such cost is incurred no later than five (5) years after the Insured Person's Forced Retirement
c) Cost of prescription drugs and medicines prescribed by a Qualified Medical Practitioner arising out of and related to Concussion provided such cost is incurred no later than five (5) years after the insured person's Forced Retirement.

Reimbursement shall only be made provided expenses are:
a) Incurred in the United Kingdom
b) Incurred within five (5) years of the date of the Insured Person's Forced retirement
c) not for elective treatment; and
d) Supported by original receipts submitted to the Insurer as proof of claim

Concussion (Moderate and severe)
The Insurers agree to cover the insured person for Moderate or Severe Concussion up to but not exceeding the benefit amount stated on the policy for either Moderate or Severe Concussion.
The Insurer will pay the Benefit Amount stated to the insured person providing that:
a) The Moderate or Severe Concussion has been diagnosed by a Qualified Medical Practitioner
b) The Concussion is graded moderate or severe in accordance with the Glasgow Coma Scale.

Concussion waiting period
Means a period of one hundred and eighty (180) days from the date of the Forced Retirement.

Club officials
Includes managers, trainers, referees, committee members and assistant referees.

Cruciate ligament
Means either of the cruciate ligaments of the knee, being the Anterior Cruciate Ligament (ACL) and the Posterior Cruciate Ligament (PCL). These ligaments are two strong rounded bands that extend from the head of the tibia to the intercondyloid notch of the femur.

Damaged sports glasses (prescriptive)
If the insured person has an accident and the insured person loses, or damages any prescriptive sports eyewear insurers will pay the insured person up to the benefit amount stated in the policy schedule. Subject to policy exclusions.

Dental injury
If an accident occurs during the period of insurance and effective time and causes bodily injury to an insured person and directly results in the loss of permanent natural teeth, insurers will pay up to the amount in the policy for all teeth lost or partially lost. Claims for partial loss of tooth or teeth shall be calculated by assessing the percentage of tooth lost in relation to the maximum benefit payable. This cover does not apply to deciduous (milk) teeth, dental implants, crowns, veneers, dentures, bridges or intra orally wear and tear of teeth.

Effective time (operative time)
Whilst at any ground or premises worldwide where there is an agreed fixture or organised training including travelling directly to and from such activities. Cover has been extended to include club social events but excluding hazardous events such as fireworks, bonfires, driving events, bouncy castles,

water sports or anything at a height above 3 metres from ground level e.g. bungee jumping.

The life cover is operative whilst training and playing football matches only.

Emergency dental (pain relief expenses)
External oral impact which results in damage to the insured person's teeth which necessitates immediate emergency pain relief. This does not cover any other procedure other than the relief of pain.

Emergency medical expenses
If an insured person incurs any additional reasonable emergency medical expenses for immediate and urgent treatment, the insurer will reimburse the insured person up to the amount shown in the policy.

Event
Means each and every individual loss or series of losses arising out of one event or one catastrophic accident during any one period of 72 hours which results in bodily injury, dismemberment, disability or death of insured persons.

Examination re-sit benefit:
If during a period of insurance an accident occurs during the effective time and causes bodily injury to an insured person which results in the insured person being unable to attend their academic examinations insurers will reimburse the insured person the irrecoverable examination resit fees in respect of all reasonable costs necessarily incurred in re-sitting the examinations in accordance with the following scale:

a) Following bodily injury evidenced by a certificate from a qualified medical practitioner - up to a maximum of £50.

b) Following bodily injury which results in the payment of temporary total disablement or student tutorial benefit – for a period of up to 12 consecutive weeks or less.

c) Following bodily injury which results in the payment of temporary total disablement or student tutorial benefit for a period of 12 consecutive weeks or more or in the payment of a permanent disabling injuries benefit - up to a maximum of £2,500.

Excess
An amount you pay towards a claim or that is deducted from the settlement.

Extra travelling expenses
Additional reasonable travel expenses incurred up to an amount provided per week for a maximum period of time as shown in the policy. Includes hospital parking fees.

Facial & bodily scarring:
Where bodily injury results in:

1. permanent disfigurement or
2. permanent scarring

of the face or body of at least the minimum benefit amount specified in the schedule of benefits below will be payable. Disfigurement or scarring covering an area of the face and body greater than the minimum will be assessed in relation to:

1. the specified minimum benefit amount; and
2. the maximum benefit amount as specified in the schedule of benefits for disfigurement or scarring covering the whole area of the face.

The benefit amount payable will not take into account any psychological effects.

Length of scarring	Benefit amounts for scarring of face	Benefit amounts for scarring of the body
0cm – 2.4cms	Nil	Nil
2.5cms – 4.9cms	£200	£100
5.0cms – 10cms	£400	£200
10cms or over	£600	£300

Forced retirement
Means the permanent involuntary ending by the relevant sporting authority and a medical practitioner of an insured person's active participation in training and competition and their usual occupation as a result of a Concussion.

Home / car adaptation and home relocation expenses
Where bodily injury results in quadriplegia or paraplegia, and the benefit for permanent total disablement becomes payable, insurers will also indemnify the policyholder for expenses incurred, up to the amount shown in the policy, for adapting the insured person's home or car or for relocating to another home to cater for the practical changes involved in living with the disablement.

Home help
Temporary total disablement cover includes insured persons whose occupations are as full time housewives or househusbands.

Hospitalisation
Payable for injuries independent of illness or any other cause, which results in their hospital confinement, within twelve calendar months from the date of the accident. Insurers will pay the insured person for each complete twenty-four hour period of such hospital confinement up to a maximum benefit as shown in the policy.

Inconvenience benefit (youth policies)
In the event of unforeseen travel expenses for parents/legal guardians due to an accident the insurers can pay up to the amount shown in the policy.

Insurance Premium Tax (IPT)
A levy that is a percentage of your premium applied by the government. This excludes life insurance where there is 0% insurance premium tax applicable. The tax payable is shown as a separate charge on your documentation (Isle of Man and the Channel Islands are exempt from this tax). These insurance policies are exempt from VAT (Valued Added Tax).

Legal advice helpline
During the period of insurance the insured person may obtain personal legal advice over the telephone. The advice may include but is not limited to:
a) Advice where injury has been caused by the negligence of a third party.
b) Advice on employment issues including redundancy, bullying, harassment, unfair discrimination and retirement.

Life cover
A specific sum payable to the insured person's beneficiaries after the insured person's death (whilst playing and training only). The benefit is payable provided the insured person's death was not an accidental death. Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.

Loss of hearing
Total and irrecoverable deafness confirmed by audiometer and sound threshold tests.

Loss of internal organ
Total and permanent:
a) loss by removal: or
b) effective loss of use of one lung or one kidney, the spleen or the liver.

Loss of limb
In respect of:
a) an arm – amputation or complete and permanent loss of use at or above the wrist;
b) a leg – amputation or complete and permanent loss of use at or above the ankle (talo-tibial joint).

Loss of sight
To be deemed to have occurred:
a) in both eyes when the insured person's name has been added to the register of blind persons maintained by the government on the authority of a qualified ophthalmic specialist; or
b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the insured Person is only able to see at 3 feet that which they should normally be able to see at 60 feet) and the insurers is satisfied that the condition is permanent and without expectation of recovery.

Loss of speech
Total and permanent loss of speech.

Medical certification expenses
If during a period of insurance an accident occurs during the effective time and causes bodily injury to an insured person resulting in a valid claim for permanent total disablement, permanent disabling injury and/or temporary total disablement, the insurer will pay up to the benefit amount specified in the schedule of benefits to reimburse costs incurred for the issuance of a medical certificate by a qualified medical practitioner.

Miscarriage
If the insured person suffers a miscarriage caused by bodily injury arising from an accident during the period of insurance and the effective time insurers will pay up to the benefit amount stated in the policy schedule. However insurers will not pay if the miscarriage is as a result of the insured person's deliberate act or out of any other cause other than bodily injury.

Paraplegia
Shall mean complete paralysis of the lower half of the body including both legs which results in Permanent Total Disablement.

Period of insurance
The period between and inclusive of the dates shown from: and to: in the policy schedule commencing at 00.00 hours on the earliest date shown and expiring at midnight on the latest date shown.

Glossary continued.

Permanent disabling injury
Means loss of sight, loss of hearing, loss of speech, loss of limb or loss of internal organ.

Permanent partial disablement
A percentage of the permanent total disablement benefit will be paid relative to the level of disability:

1. Permanent total disablement 100%
2. Total loss of use of:
   a. back or spine (excluding cervical) without cord involvement 40%
   b. neck or cervical spine without cord involvement 30%
   c. shoulder, elbow or wrist 25%
   d. hip, knee or ankle 20%
3. Loss of or total loss of use of:
   a. foot below the level of the ankle(talo tibular joint) 50%
   b. thumb 20%
   c. one forefinger or big toe 15%
   d. any other finger 10%
   e. any other toe 4%

Permanent total disablement (PTD)
Means disablement other than any permanent disabling injury which has lasted for at least 12 months from the date of the bodily injury and which in the insurers opinion is beyond hope of recovery and will in all probability continue for the remainder of the insured person's life and will prevent the insured person from engaging in or giving attention either to:

a) their usual occupation if in gainful employment

b) or if the insured person;

   i) is not in gainful employment;
   ii) is employed solely as a footballer;
   iii) has football as their main employment;
   iv) is under 16 years of age or under 18 years of age and in full time education;

then insurers will make an assessment to ascertain if the insured person is unable to carry out a business function, schooling, profession or occupation for which the insured person is fitted by way of education or experience. In all cases permanent total disablement will be calculated on a medical assessment by Us or by an independent qualified medical practitioner appointed by insurers, and which results in the insured person's inability to perform, without assistance from another person, at least 2 of the following activities of daily living:

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on level ground

All assessments will be judged on if the insured person will be permanently affected for the remainder of their life.

Physiotherapy cover
If an accident occurs during the period of insurance and effective time that causes bodily injury to an insured person and directly results in a valid:

1. Temporary total disablement claim
or
2. Broken bones claim
or
3. Primary dislocation claim
or
4. Snapped or rupturred achilles tendon and or cruciate ligament claim

under this policy, the insurer will pay the insured person 75% of the costs for each session of necessary physiotherapy and/or chiropractic treatment incurred within 12 months of bodily injury, up to a maximum of £50 per visit, for total of 10 sessions provided that he Insured person has a written referral from their general practitioner for physiotherapy arising from such bodily injury.

This cover does not apply if treatment has been received by the NHS or claimed for under a current private medical insurance or any other insurance policy.

Primary dislocation benefit
Primary dislocation means the first time an insured person has suffered a dislocation of the following joints:

i) kneecap
ii) elbow
iii) hip
iv) shoulder

Quadriplegia/Tetraplegia
Shall mean complete paralysis of all four limbs which results in Permanent Total Disablement.

Qualified Medical Practitioner
Means a doctor or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:

a. an Insured Person
b. a relative or partner of an Insured Person

Rehabilitation and retraining
Where bodily injury results in the permanent total disablement benefit becoming payable for an insured person, insurers will indemnify the insured person up to £5,000 for reasonable costs incurred to rehabilitate and/or retrain the insured person for an alternative occupation, subject to insurer's prior written approval being obtained.

Student
An insured person who is in full time education and enrolled or attends classes at a school, college, or university.

Student tutorial benefit
Expenses relating to home tuition or necessary additional expenses to attend school following an injury

Temporary total disablement (TTD)
Temporary disablement which entirely prevents the insured person from engaging in their usual occupation.

Triplegia
Means complete paralysis of three limbs which results in Permanent Total Disablement

Usual occupation
The tasks, duties and other functions, which the insured person normally performs in connection with their paid employment for which they are engaged in 16 hours or more per week. Permanent total disablement (PTD) is paid when an injury prevents you from continuing your usual occupation.

Waiting period
A period at the beginning of a period of temporary total disablement during which benefits are not payable. (If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period).

Worldwide
The policy operates worldwide but excludes travel to a specific area against advice issued by the Foreign and Commonwealth Office.



The full policy wording can be found on the website **bluefinsport.co.uk/ngis**

Notify your members



It's good practise to consult with your players and officials to consider all the options available before selecting an appropriate level of cover.

Once a policy is purchased we would recommend making them fully aware of the extent of the cover in place (we include a useful poster with our policy pack for this very purpose).

This will help educate your members and also provide an opportunity for any individuals who may wish to purchase their own additional insurance protection to do so.

This can be particularly useful if they are, for example, self-employed and may wish to consider an income protection policy that could also cover sickness and provide 24/7 cover, not just from football activities.

The National Game Insurance Scheme
Delivered by The FA's appointed broker, Bluefin Sport

Group personal accident
Application

Information You Give Us
You must take care in answering all the following questions which are relevant to insurers in providing this insurance and setting the terms and premium. Please contact Bluefin Sport if you do not understand the question or the nature of the information required.

You must tell us as soon as practicably possible about any changes to the information you have provided to us which happens before or during any period of insurance. We will tell you if such change affects your insurance and if so, whether the change will result in revised terms and/or premium being applied to your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

Presentation
This proposal form must be completed by an authorised individual; your partner, principal, director or member. All questions must be answered. If there is insufficient space to provide answers, additional information should be provided on your letter-headed paper.

Where details of your web address have been provided any information contained within or linked to it will be treated as not having been provided unless such information is specifically supplied to us in written form.

Guidance
If in doubt as to the meaning of any question contained within this proposal form or the issues raised in the sections entitled Information You Give Us or Presentation, advice should be sought from Bluefin Sport.

Your contact preferences
We may use your information to keep you informed by post, telephone or email about other products and services that we provide which we think may be of interest to you. We will never share your details for marketing purposes without your consent and you can change your contact preferences at any time by contacting us on 0345 872 5060 (Monday to Friday 9am to 5pm) or emailing nationalgame@bluefinsport.co.uk.

I have read and agree to my information being used for marketing purposes: Email ☐ Post ☐ Telephone ☐

(If you are interested in how we use your personal information and how you may exercise your rights in respect of that information, please refer to our privacy notice www.bluefinsport.co.uk/privacy)

1) Club details (Please complete sections 1 to 7, ensuring you sign the declaration on the back)

Club name | Contact name

Contact address

Postcode

Phone | Email*

Affiliated County FA | Affiliated League

*By providing your e-mail address you consent to receiving policy documentation, renewal invitations and correspondence electronically only.

2) Number of teams

Adult 11 a side teams | Walking football teams | Youth U13's teams & above

Adult 5/7 a side teams | Youth U12's teams & below

3a) Adult team core cover (Please refer to summary of the benefits)

Please select level of cover required

Please multiply your number of adult teams by the premium selected

	Superior 120	Superior 200	Superior 300	Superior 400	Superior 600	
(Please tick) ✓	☐	☐	☐	☐	☐	
£ per 11 a side team	£34	£56	£92	£122	£184	£ A
£ per 5/7 a side team	Contact Bluefin Sport					£ B
£ per walking football team	Contact Bluefin Sport					£ C

3b) Adult team optional covers (Please refer to summary of the benefits)

Would you like any optional extras?
(Available for Superior policies only)

Please multiply your number of adult teams by the premium selected

	Superior Life 20	Superior Life 30	Broken Bones	Dental Accident	Physio-therapy	Extra Pack	
(Please tick) ✓	☐	☐	☐	☐	☐	☐	
£ per 11 a side team	£2	£4	£16	£8	£8	£26	£ D
£ per 5/7 a side team	Contact Bluefin Sport						£ E
£ per walking football team	Contact Bluefin Sport						£ F

4a) Youth team core cover (Please refer to summary of the benefits)

Please select level of cover required

Please multiply your number of youth teams by the premium selected

	Superior Platinum	
(Please tick) ✓	☐	
£ per U13's team & above	£8	£ G
£ per U12's team & below	£6	£ H

Continued overleaf...

Tear out

Tear out

4b) Youth team optional covers (Please refer to summary of the benefits)

Would you like any optional extras?

NB: The benefit below only applies to teams consisting of 16 to 18 yr olds so please specify the number of teams you require cover for and multiply by £16.

Please multiply your number of youth teams by the premium selected

	✓ (Please tick)	Superior Life 20 ☐	Superior Life 30 ☐	Extra Pack ☐	Physio-therapy ☐	
£ per U13's team & above		£2	£4	£20	£6	£ I
£ per U12's team & below		£2	£4	£16	£6	£ J

	✓ (Please tick)	Monthly Superior 16-18 yr olds ☐	
£ per 16-18yr old teams		£16	£ K
Number of teams			

5) Inception date

Please confirm the date you wish the cover to start

/ /20

Please note, your cover must operate from 1st July, or later to 30th June each year.

6) Total premium

Please add the total premium due for all your teams (add boxes A to L)

Administration fee (No fee online) £5.00 L

Add A to L £

7) Declaration

Definitions
Some words in this Declaration are in bold and have particular meaning. Wherever they appear their particular meaning is given below:

We/Us/Our/Ourselves: XL Catlin.
You/Your: Club Official, Club Secretary, Committee Member.

Any information **You** have provided will be dealt with by **Us** in compliance with the provisions of the Data Protection Act 1998. For the purpose of providing this insurance and handling or any claims or complaints which may arise under it, **We** may need to transfer certain information which **You** have provided to other parties. By signing this proposal form **You** agree that such transfer(s) may be made.

Insurance administration
Information **You** supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and Bluefin Sport. It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. **Your** information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjustors or investigators). In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **You** have the right to access and if necessary rectify information held about **You.**

Law applicable
We and **You** are entitled to choose the law that will govern this contract of insurance. **We** propose the Laws of England and Wales and this will apply unless otherwise agreed.

Complaints procedure
We value the opportunity to investigate any concerns **You** may have about any aspect of the service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance
If **You** have any questions or concerns about this policy or the handling of a claim, please contact Bluefin Sport through whom this policy was arranged. In the event that **You** remain dissatisfied and wish to make a complaint, **You** may do so at any time by referring the matter to the Complaints Manager at Catlin Underwriting Agencies Limited. The address is:
Complaints Manager, Catlin Underwriting Agencies Limited, 20 Gracechurch Street, London EC3V 0BG
Telephone Number: +44 (0) 20 7743 8487
Email: Catlinukcomplaints@catlin.com
If **You** remain dissatisfied after XL Catlin have considered **Your** complaint, it may be possible in certain circumstances to refer the complaint to Lloyd's. Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from Catlin Underwriting Agencies Limited at the above address or from Lloyd's at:
Lloyds Complaints, One Lime Street, London EC3M 7HA

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, or **You** have not received a decision by the time Catlin Underwriting Agencies Limited and Lloyd's have taken eight (8) weeks overall to consider **Your** complaint, **You** can refer **Your** complaint to the Financial Ombudsman Service at:
Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)
Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)
From outside the United Kingdom
Telephone number: +44(0) 20 7964 1000
Email: complaint.info@financial-ombudsman.org.uk

Statement of fact

In respect of the club which is the subject of this insurance contract no insurer has ever:-
- declined, cancelled or refused any proposal of insurance;
- cancelled or declined to renew any insurance;
- imposed special terms or conditions.

If **You** are unable to confirm these statements, **You** must contact Bluefin Sport as soon as possible.

I declare to the best of my knowledge:
- The above statements and particulars are true and complete.

I/we declare that the information disclosed in this proposal, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged.

Signature **Position within club** **Date**

Payment method and where to send

For postal applications we can only accept payment in the form of a cheque made payable to 'Bluefin Insurance Services'

Please return this form and payment to Bluefin Sport, Castlemead, Lower Castle St, Bristol BS1 3AG

Please note that cover cannot commence until payment has been received and the application form accepted and cover confirmed to you in writing by Bluefin Sport.

Tear out

Tear out

About our insurance services

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- ☐ We offer products from a range of insurers
- ☐ We only offer products from a limited range of insurers
- ☑ We only offer a product from XL Catlin to satisfy the Personal Accident insurance requirements of the applicable clubs that have affiliated to their respective Football Association.

3. Which services will we provide you with?

- ☐ We will advise and make a recommendation for you after we have assessed your need for insurance.
- ☑ You will not receive advice or a recommendation from us for Personal Accident or any other insurances. We may ask you some questions to narrow down the selection of products that we will provide details on but you will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- ☑ No Fee for arranging the XL Catlin Personal Accident Insurance policy online.
- ☑ £5 administration fee for postal applications only.

You are entitled at any time, to request information regarding any commission which we may have received as a result of arranging your insurance business.

5. Who regulates us?

Bluefin Insurance Services Limited is authorised and regulated by The Financial Conduct Authority. Our permitted business activities are advising, arranging (bringing about) deals, making arrangements with a view to transactions, dealing as agent, assisting in the administration and performance of a contract and agreeing to carry on a regulated activity in respect of General Insurance contracts.

Our Financial Services Register number is 307899 you can check this on the Financial Services Register by visiting the FCA's website; www.fca.org.uk or by contacting the FCA on 0800 111 6768

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing: Bluefin Sport
Castlemead, Lower Castle Street
Bristol, BS1 3AG
or
Complaints Officer
Bluefin Insurance Services Limited
Central House
Beckwith Knowle
Otley Road
Harrogate HG3 1UF

by phone 01423 724700

By email insurance.complaints@bluefingroup.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Law applicable

These terms of business shall be governed and construed in accordance with the laws of England and the exclusive jurisdiction of the English courts unless we agree with you otherwise.

8. Client and insurer money

The FCA requires Bluefin to hold all client monies, including yours, in a trust account, the purpose of which is to protect you in the event of our financial failure since, in such circumstances; our general creditors would not be able to make claims on client money as it will not form part of our assets.

We will hold all client monies in a Non Statutory Trust bank account in accordance with the FCA client money rules. Under these arrangements, we assume responsibility for such monies and are permitted to, and may use such monies received on behalf of one customer to pay another customer's premium, before the premium is received from that other customer. However, we are not entitled to pay ourselves commissions before we receive the relevant premium. We may retain for own use, any interest earned on client money. Please inform us if you do not agree to this.

Your money will be held as agent of the insurer which means that when we have received your cleared premium, it is deemed to have been paid to the insurer.

Unless we receive your written instruction to the contrary, we shall treat receipt of payment from you and of any claim payment and/or refund of premium which fall due to you, as being with your informed consent to the payment of those monies into our Non Statutory Trust bank account.

9. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Bluefin Insurance Services Limited and XL Catlin are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS.

10. The capacity in which we are acting

As an insurance intermediary we usually act as your agent and are therefore subject to the law of agency which imposes various duties on us. In the case of this Personal Accident insurance facility for football clubs affiliated to a County FA we act for and owe duties of care to insurers and the following table is provided to advise you when and how this arises so you will be aware of any possible conflicts of interest.

Sourcing a suitable policy (when we get quotes for you)	We act as your agent We act as agent of the insurer	☐ ☑
Placing the insurance (when we arrange for your cover to start)	We act as your agent We act as agent of the insurer	☐ ☑
In the event of a claim	We will act as your agent We will act as agent of the insurer	☑ ☐

Delegated Authority – The terms for this policy have been provided using an authority delegated to Bluefin Sport by the Insurer.

Insurance Brokers
Chartered

We can also provide football insurance for...

PROPERTY
(CLUBHOUSE AND STADIA)

CONTENTS

PERSONAL ACCIDENT
(FOR INDIVIDUALS)

TRAVEL/TOURS
(CLUBS/TEAMS)

0345 872 5060 Mon to Fri 9am to 5pm
nationalgame@bluefinsport.co.uk
bluefinsport.co.uk/ngis

Bluefin Sport

Bluefin Sport is a trading name of Bluefin Insurance Services Limited. Registered Office: 1 Tower Place West, Tower Place, London, EC3R 5BU. Registered in England No: 931954. Authorised and regulated by the Financial Conduct Authority.

2467-0418

