

NATIONAL GAME INSURANCE SCHEME FOR SUFFOLK FA

FOOTBALL ACTIVITY DURING COVID-19

With continued uncertainty surrounding the return of grassroots football, the National Game Insurance Scheme (NGIS) aims to support clubs and teams at this challenging time.

WILL THE NGIS INSURANCE POLICIES PROVIDE COVER DURING COVID-19?

The scheme provides two forms of insurance protection, **personal accident** and **legal liability**. Both products operate from 1 July to 30 June each calendar year.

Provided your club/team adhere to current Government/FA COVID-19 guidelines, these policies can continue to provide protection during this crisis.



FOLLOW THE GUIDELINES



PERSONAL ACCIDENT



LEGAL LIABILITY

In the case of liability insurance we would strongly encourage risk assessments and record keeping of the procedures and checks in place. Whilst this is not a condition of the insurance, you still have to maintain a duty of care and it can also assist in the defence of a claim. All policies are subject to the standard policy terms, conditions and exclusions that can be found at www.bluefinsport.co.uk/ngis.



The National Game Insurance Scheme

Delivered by The FA's appointed broker, Bluefin Sport



WHEN CAN I BUY NGIS PERSONAL ACCIDENT INSURANCE? WHAT IF WE ARE NOT READY TO RETURN TO FOOTBALL YET?

This insurance is arranged by your County FA as a group policy so clubs/teams obtain this cover via the affiliation process with them. This group policy for the 2019/20 season expires on the 30 June 2020.

To ensure continued protection for all clubs/teams, the personal accident insurance group policy will automatically continue from renewal and will therefore provide cover from 1 July 2020 to 30 June 2021.

Cover will be in place regardless of the date a club/team affiliates during the 2020/21 season and will mean that if a club/team are not sure when to return to activities safely, cover will always be active.

Adult 11 a side and all youth team premiums for the 2020/21 season will also include a COVID-19 discount (16.75%) to reflect the period of inactivity from the 2019/20 season.

Furthermore, clubs/teams can still upgrade the group policy if required. We will automatically pro-rata premiums for any 'upgrades' purchased beyond 1 July meaning that premiums will gradually reduce over time to reflect the shortened policy period to the 30 June 2021 common renewal date. This can be done via our website.

We can also provide an instalment option for any upgrade policy premiums over £74. You can pay over 5 monthly instalments*. This option is available when purchasing on our website.

*(£10 minimum charge, 6% variable interest rate, 36.76% APR variable).



COVID-19 DISCOUNT (16.75%). THE 2019/20 SEASON WAS CANCELLED. ALL ADULT AND YOUTH TEAM PREMIUMS WILL INCLUDE A REDUCTION TO REFLECT THIS PERIOD OF INACTIVITY.



UPGRADE ONLINE 24/7. WHEN YOU ARE READY TO RETURN TO CLUB/TEAM ORGANISED ACTIVITY YOU CAN PURCHASE ADDITIONAL COVER, IF REQUIRED, AT ANY TIME ON OUR WEBSITE



PRO-RATA PREMIUMS FOR UPGRADES FOR ANY ADDITIONAL COVER PURCHASED BEYOND 1 JULY 2020 THE PREMIUM WILL REDUCE TO REFLECT THE SHORTENED POLICY PERIOD TO 30 JUNE 2021.



SPREAD THE COST. PREMIUMS FOR POLICY UPGRADES OVER £74 CAN ALSO BE PAID OVER 5 MONTHLY INSTALMENTS* VIA OUR WEBSITE.

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HOW CAN I BUY NGIS LIABILITY INSURANCE?

This insurance is arranged by your County FA as a group policy so clubs/teams usually obtain this cover via the affiliation process with them. This group policy expires on the 30 June 2020.

NGIS liability cover applies to all affiliated clubs and teams that play at Step 5 and below (men's) or Tier 3 and below (women's).

To ensure protection for these clubs/teams, the legal liability insurance will automatically continue from renewal and will provide cover for all clubs/teams from 1 July 2020 to 30 June 2021.

This will be regardless of the date a club/team affiliates during the 2020/21 season and will mean that if a club/team are not sure when to return to activities safely, cover will always be active.

The premium is therefore fixed 'per club' whenever you decide to affiliate. This covers an unlimited number of teams 'per club' so continues to represent significant value.



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WHY DO WE NEED LIABILITY PROTECTION IF WE AREN'T EVEN PLAYING?

The NGIS provides more than just £10m public liability cover it includes £10m employers' liability, £10m committee liability, £10m professional indemnity and £500k cyber liability. Therefore, for a variety of reasons, it will be important to ensure there is no gap in protection. Here's a few reasons why:



PROPERTY OWNERS LIABILITY SOME CLUBS OWN CHANGING FACILITIES, SPECTATORS STANDS ETC. INCIDENTS CAN STILL OCCUR - FOR EXAMPLE WHILST VISITING FACILITIES FOR SECURITY CHECKS.



COMMITTEE LIABILITY COVER FOR CLAIMS MADE DIRECTLY AGAINST INDIVIDUALS AT THE CLUB, E.G. OFFICER, COMMITTEE MEMBER, DIRECTOR AND/OR TRUSTEE FOR ALLEGED WRONGFUL ACTS.



EMPLOYERS LIABILITY FOR INJURIES CAUSED TO AN EMPLOYEE OF THE CLUB ARISING OUT OF AND IN THE COURSE OF SUCH EMPLOYMENT. THIS INCLUDES VOLUNTEERS - FOR EXAMPLE MAINTAINING PITCHES ETC.



CYBER LIABILITY WE ANTICIPATE MANY CLUBS ARE OPERATING IN A DIFFERENT WAY AND POTENTIALLY INCREASING THEIR CYBER EXPOSURES



ABUSE COVER IF AN ALLEGED INSURABLE EVENT OCCURRED LAST YEAR, BUT WAS MADE TODAY, IT WOULD BE THE ACTIVE INSURANCE AT THE TIME THE CLAIM WAS MADE THAT WOULD BE TRIGGERED.



PROFESSIONAL INDEMNITY FOR NEGLIGENT ACTS, ERRORS OR OMISSIONS, LIBEL, SLANDER AND DEFAMATION. INCLUDES COVER FOR COACHING ACTIVITIES THAT MAY BE GIVEN IN RETURN FOR A FEE.

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The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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For further guidance, information and support please contact email nationalgame@bluefinsport.co.uk or visit www.bluefinsport.co.uk/ngis Please stay safe and play safe.