

PERSONAL ACCIDENT AND PUBLIC LIABILITY INSURANCE 2022/2023



In order to successfully affiliate to Cheshire FA for the 22/23 season both Personal Accident and Public Liability Insurance are **mandatory** requirements for all clubs.

1. Personal Accident Insurance

Each team within your club must have sufficient insurance cover in line with the Cheshire FA Rules.

When You Affiliate Online

Your Club will need to purchase Personal Accident Insurance prior to your Club being able to start the affiliation process, once purchased you will be asked to upload the Schedule of Insurance for **Season 2022-23** to the page, which will be reviewed by us.

You may take out this cover with any Insurance provider, however if it assists you, Cheshire FA has adopted The National Game Insurance Scheme provided by Bluefin.

To assist with making a decision on the appropriate level of insurance cover for the club and its players we have produced an at a glance document which lists the minimum level of cover.

Personal accident insurance can be purchased from Bluefin Sport online. The payment options include by credit/debit card, Cheque or via Direct Debit. Cheshire FA will receive instant notification of all on-line purchases to aid with the affiliation process.

By way of a reminder please ensure the level of personal accident insurance meets the minimum requirements for the level of the football pyramid the team is registered

Any club who has failed to purchase the minimum cover required by Cheshire FA will not be allowed to affiliate until such time that cover has been purchased:

Adult team benefits?

	SUPERIOR
Life Cover	£10,000
Accidental Death	£30,000
Funeral Expenses	£5,000
Permanent Total Disablement - up to	£60,000
Loss of One or More Limbs	£35,000
Loss of Sight in One or Both Eyes	£35,000
Loss of Speech	£35,000
Loss of Hearing in Both Ears	£35,000
Loss of Hearing in One Ear	£8,750
Tetraplegia/Quadriplegia	£100,000
Triplegia/Paraplegia/Hemiplegia	£50,000
Miscarriage	£500
Loss of Internal Organ	£35,000
Broken Bones - Legs, Foot, Collar, Arms, Skull, Hips, Jaw and/or Cheek	£250
Primary Dislocation - Kneecap, Elbow, Shoulder or Hip	£250
Snapped / Ruptured Achilles Tendon, Cruciate Ligament	£250
Emergency Dental Expenses - up to (pain relief)	£100
Hospitalisation (30 day max. benefit period)	£25 per day
Concussion (Long term) - up to	£10,000
Concussion ⁴ (Moderate and Severe) - up to	£250
Monthly Temporary Total Disablement (TTD) 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.	£120 per month Available options include a choice of /£200/£300 /£400/£600 per month
Home Help (TTD) 14 day waiting period, 24 month max. benefit period	As above
Student not in gainful employment TTD Extension. 14 day waiting period, 2 month max. benefit period	£140 per month (£35 weekly)
Student Tutorial Benefit TTD Extension. 7 day waiting period, 6 month max. benefit period	£140 per month (£35 weekly)
Childcare Expenses - in the event of a valid claim under item 4 to 9 and 11	£400 per month (£100 weekly)
Chauffeur Expenses - in the event of a valid claim under item 4 to 9 and 11	£400 per month (£100 weekly)
Coma Benefit 365 days max. benefit period	£30 per day
Emergency Medical Expenses - up to Including X-rays & scans	£500
Extra Travelling Expenses - up to 1 month max. benefit period. Includes hospital car park expenses.	£100
Home/Car Adaptation - up to	£25,000
Rehabilitation and Retraining - up to	£5,000
Examination Re-Sit - up to	£2,500
Legal Advice and Counselling Helplines	24/7
Facial and Bodily Scarring - up to	£600
Medical Certification Expenses - up to	£50

<i>Youth team benefits?</i>	SUPERIOR GOLD	SUPERIOR PLATINUM
Life Cover	£10,000	£10,000
Accidental Death	£10,000	£10,000
Funeral expenses	£5,000	£5,000
Permanent Total Disablement - up to	£100,000	£120,000
Loss of One or More Limbs	£100,000	£120,000
Loss of Sight in One or Both Eyes	£100,000	£120,000
Loss of Speech	£100,000	£120,000
Loss of Hearing in Both Ears	£100,000	£120,000
Loss of Hearing in One Ear	£25,000	£30,000
Loss of Internal Organ	£25,000	£30,000
Tetraplegia / Quadriplegia	£100,000	£120,000
Triplegia / Paraplegia / Hemiplegia	£50,000	£60,000
Miscarriage	£500	£500
Broken Bones - Legs, Foot, Collar, Arms, Skull, Hip, Jaw and/or Cheek	£200	£250
Broken Bones - Nose, Fingers and toes	£75	£75
Primary Dislocation - Kneecap, Elbow, Shoulder or Hip	£250	£250
Snapped / Ruptured Achilles Tendon, Cruciate Ligament	£250	£250
Concussion (Long term)	£10,000	£10,000
Concussion ⁴ (Moderate and Severe)	£250	£250
Temporary Total Disablement - TTD for club/team officials 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)
Home Help (TTD) 14 day waiting period, 12 month max. benefit period.	£200 per month (and payable weekly)	£300 per month (and payable weekly)
Coma Benefit 365 days max. benefit period.	£30 per day	£30 per day
Student not in gainful employment TTD Extension. 14 day waiting period, 2 month max. benefit period	£100 per month	£140 per month
Emergency Medical Expenses (Including X-rays & scans) - up to	£200	£250
Emergency Dental Expenses (pain relief) - up to	£200	£250
Hospitalisation (30 day max. benefit period)	£30 per day	£30 per day
Extra Travelling Expenses - up to 1 month max. benefit period. Includes hospital car park expenses.	£100	£100
Home/Car Adaptation - up to	£25,000	£25,000
Rehabilitation and Retraining - up to	£5,000	£5,000
Legal Advice and Counselling Helplines	24/7	24/7
Facial and Bodily Scarring - up to	£600	£600
Medical Certification Expenses - up to	£50	£50
Damaged Sports Glasses (Prescription) - up to	£75	£75
Damage to clothing/football boots by medical practitioner - up to	£100	£100
Physiotherapy and/or chiropractic treatment. 75% of costs up to a maximum of £50 per week for up to 10 sessions - up to		£500

2. Public Liability Insurance

When You Affiliate Online

When you affiliate online tick the box 'I wish to purchase Public Liability Insurance from my County FA' where you be offered a choice of two cover options.

When affiliating to Cheshire FA via the Whole Game System, Clubs may choose to opt-in to the NGIS legal liability insurance package **Countycover** (£30 per club/league) or **Countycover Plus** £60 per club/league). Below is an at a glance cover comparison with full details available in the Summary of Cover Brochure.

Alternatively, you will be asked to attach your Public Liability Insurance Certificate for **Season 2022/23**. You should only attach a Public Liability Insurance Certificate if you are providing one through alternative insurance arrangements than the option we are providing.

Legal liability for clubs and leagues

What is covered?	COUNTYCOVER	COUNTYCOVER PLUS
<p>PUBLIC LIABILITY Provides protection against legal liability for bodily injury to third parties and damage to third party property.</p>	£10,000,000	£10,000,000
<p>EMPLOYERS LIABILITY Provides cover in respect of claims made against the club for injuries caused to an employee of the club arising out of and in the course of such employment.</p>	£10,000,000	£10,000,000
<p>OFFICERS AND COMMITTEE LIABILITY Provides cover for claims made directly against individuals at the club <u>e.g.</u> officer, committee member, director and/or trustee for alleged wrongful acts.</p>	£10,000,000	£10,000,000
<p>PROFESSIONAL INDEMNITY Liability cover for claims made against the club for negligent acts, errors or omissions, libel, slander and defamation. Include cover for coaching activities that may be given in return for a fee.</p>	£10,000,000	£10,000,000
<p>CYBER LIABILITY Provides cover for your liability that can arise from collecting and storing personal data electronically or from operating on the internet.</p>	£25,000	£25,000
<p>'PLAYER TO PLAYER' (AWARDS) 'Player to Player' is a term <u>used to</u> define a situation where a claim arises from one player injuring another whilst participating in a game or training. If a claim is successfully pursued against a player, cover is provided for the award made for damages.</p>		£10,000,000
<p>'PLAYER TO PLAYER' (DEFENCE COSTS) 'Player to Player' is a term <u>used to</u> define a situation where a claim arises from one player injuring another whilst participating in a game or training. If a claim is successfully pursued against a player, cover is provided for the defence costs (not any award).</p>	£250,000	£250,000
<p>ABUSE COVER Abuse cover excludes any liability arising from an act of any person who has not been checked by the Disclosure & Barring Service (DBS) and does not hold evidence of current clear DBS status.</p>	£1,000,000	£1,000,000