



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

The National Game Insurance Scheme

Group personal accident insurance

Summary of benefits for
Cumberland FA

Valid from 1 July 2022



Group personal accident insurance arrangement for Cumberland FA affiliated adult and youth teams

For the 2022/23 season, Cumberland FA have arranged a group policy for all affiliated Adult and Youth teams. The cover will be provided as part of the affiliation process.

The group policy provides the minimum level of cover required for affiliation, but clubs have the option of increasing the level of cover, to meet their own requirements. The premiums payable in respect of increasing the level of cover have been discounted, to reflect the group policy arrangement in place.

The County FA will issue documentation to all eligible teams confirming the cover in place via the group policy.

What is personal accident insurance

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

Option to upgrade the cover

Details of the group personal accident cover provided can be found in this document. The Adult and Youth team benefits can also be enhanced to include things such as:

- Increased weekly benefit
- Increased broken bones benefit
- Higher life cover benefit.
- Include covers for physiotherapy, dental accident to name a few.

Get a quote to upgrade your policy and buy online at bluefinsport.co.uk/ngis

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

When does the policy start and finish?

Cover is obtained via affiliation to the County FA. Cover will not start until 1 July 2022 (or later if you apply after 1 July). All policies, whenever bought, will expire on 30 June of each given year and will be renewable from 1 July. This is to fall in line with County FA affiliation processes.

NOTE: If you purchase a Top Up policy after 1 July 2022 your premium will be calculated on a pro rata basis to reflect the time on cover to 30 June 2023. This will be calculated automatically online. Cover must be arranged via affiliation in order for the Top Up policy to be operative.

When does cover apply?

The policies operate 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.
- Club social events (please see exclusions).
- FA organised Coaching Courses, on behalf of the football club (for coaches).

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



Who is covered?

The policy automatically includes:

- Players.
- Committee members and club officials.
- Managers, coaches and trainers.
- Soccer tots (Youth teams - U6 and below), are automatically included.

What are the 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.
Available at
www.bluefinsport.co.uk/ngis

Group Policy Summary of Benefits

Adult team benefits		SUPERIOR 200
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
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
Concussion4 (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.		£200 per month
Home Help (TTD) 14 day waiting period, 24 month max. benefit period		As above
Student not in gainful employment		£140 per month (£35 weekly)
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
Damage to clothing/football boots by medical practitioner - up to		£100



Group Policy Summary of Benefits

Youth team benefits		SUPERIOR GOLD
Life Cover		£10,000
Accidental Death		£10,000
Funeral expenses		£5,000
Permanent Total Disablement - up to		£100,000
Loss of One or More Limbs		£100,000
Loss of Sight in One or Both Eyes		£100,000
Loss of Speech		£100,000
Loss of Hearing in Both Ears		£100,000
Loss of Hearing in One Ear		£25,000
Loss of Internal Organ		£25,000
Tetraplegia / Quadriplegia		£100,000
Triplegia / Paraplegia / Hemiplegia		£50,000
Miscarriage		£500
Broken Bones - Legs, Foot, Collar, Arms, Skull, Hip, Jaw and/or Cheek		£200
Broken Bones - Nose, Fingers and toes		£75
Primary Dislocation - Kneecap, Elbow, Shoulder or Hip		£250
Ruptured Achilles Tendon, Cruciate Ligament		£250
Concussion (Long term)		£10,000
Concussion4 (Moderate and Severe)		£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)
Home Help (TTD) 14 day waiting period, 12 month max. benefit period.		£200 per month (and payable weekly)
Coma Benefit 365 days max. benefit period.		£30 per day
Student not in gainful employment TTD Extension. 14 day waiting period, 2 month max. benefit period		£100 per month
Emergency Medical Expenses (Including X-rays & scans)- up to		£200
Emergency Dental Expenses (pain relief) - up to		£200
Hospitalisation (30 day max. benefit period)		£30 per day
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
Legal Advice and Counselling Helplines		24/7
Facial and Bodily Scarring - up to		£600
Medical Certification Expenses -up to		£50
Damaged Sports Glasses (Prescription) - up to		£75
Damage to clothing/football boots by medical practitioner - up to		£100
Physiotherapy and/or chiropractic treatment. 75% of costs up to a maximum of £50 per week for up to 10 sessions - up to		Not Insured





Get a quote to upgrade your policy and buy online at bluefinsport.co.uk/ngis



Pay by card or by cheque via the online application process.



Pay over 5 months for premiums of £74 or more.



0345 8725060
For advice (Mon to Fri 9am to 5 pm).