



# Group personal accident insurance

Adult and youth football teams | Summary of benefits  
**Basic, Intermediate and Superior** policy summary

Valid from 1 July 2015



**The National Game  
Insurance Scheme**

Delivered by The FA's appointed broker, Bluefin Sport

# Introducing the National Game Insurance Scheme

We have worked in conjunction with The FA and 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

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.

With over 20 years experience, we are a specialist provider of football insurance in the UK with clients from grassroots through to the professional levels.

## Our partnership with The FA

Testament to our success in football was our appointment by The FA as the approved insurance broker to deliver the NGIS.

Since our appointment, we now provide insurance solutions to tens of thousands of grassroots football clubs, players, leagues and match officials across the country.

**“Working alongside Bluefin Sport, The FA hopes to significantly improve the insurance available to the national game”**

Kelly Simmons,  
Director of National Game and Women's Football



## Award winning service



We were awarded the accolade 'Best Professional Service Business Serving Football' at the 2013 Football Business Awards. The awards are designed to celebrate excellence among businesses operating in the world of football and celebrates the essential role of business in sport.

We are one of only a few brokers which hold both an 'Outstanding' award by Investors in Customers (an independent survey of the quality of our customer service) and Chartered status, an exclusive title only awarded to firms which meet certain rigorous standards of professionalism and capability.

It signifies that we are serious in our pursuit of the highest standards.

# Protection for your most valuable assets



## Why have 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.

## When does cover apply?

Although you can purchase insurance at any time, your cover will not start until the 1 July 2015 (or later if you apply after 1 July). All policies, whenever bought, will expire on 30 June of each given year and will renew annually. This is to fall in line with County FA affiliation processes.

**NOTE:** If you purchase your policy after 1 October 2015 your premium will be calculated on a pro rata basis to reflect the time on cover to the 30 June 2016. This will be calculated automatically online and return premiums are issued if applying by post.

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).

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

## Who is covered?

The policy automatically includes:

- players
- committee members
- managers
- trainers
- club officials.

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 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.

## What are the main exclusions?

- Influence of alcohol, solvents, drugs or medication unless prescribed.
- Being a professional footballer.
- 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.

# Quality products demand a matching level of service

## What's new for the 2015/16 season?

We pride ourselves in the ability to listen to our customers to ensure that our policies continue to meet the ever changing needs of grassroots football. Here's a brief summary of some of the enhancements we've made:

- Introduction of a new 'intermediate' level of cover for adult teams.
- Jaw now included in our broken bone definition.
- Inclusion of facial and bodily scarring and medical certification expenses (Superior levels only).
- Increase in permanent total disablement benefit amounts in our adult team Superior range
- Increase of broken bones and primary dislocation from £100 to £150 across our entire adult Superior range.

## 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.

## Helping to spread the costs

We understand that the current economic climate provides many financial challenges for grassroots clubs and their members.

**If you purchase your cover online, we can provide a competitive monthly instalment facility enabling you to spread the cost of your insurance over 5 months** at 6% charge (Representative APR 11.5%. Minimum charge £10) for premiums of £100 and over. For example:

Superior 100 = £210.00 per team.

5 x payment of £44.52 a month per team, which includes the 6% charge of £12.60.

**It's worth remembering that you can also choose to increase your cover at any time of the season.**

## Why choose us?

- We're **The FAs appointed broker** and provide the official National Game Insurance Scheme products.
- The FA and **over 30 County FAs support us.**
- **Ability to buy online** or apply by post.
- **No pre-existing condition exclusions** in respect of accidental bodily injury (with exception of dislocations).
- **No limit to number of players/club officials** in a team.
- **Permanent total disablement from usual occupation.** (this means the benefit is paid out if you are unable to continue your current (usual) job due to disablement. Many policies only pay this benefit if you are unable to undertake any job again).
- **Legal and counselling advice helplines** included at no additional cost providing support when you need it most (Superior product only).
- **Monthly instalments available** for premiums of £100 and over. Online only over 5 months at 6% (Representative APR 11.5%. Minimum charge £10).
- **Efficient claims service** with insurers dedicated team.
- **BACS claims payment** option.

## 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.



- Create an online club account
- Purchase new policies
- Save your quotations
- Renew online

0208 285 8131 or 0845 872 5060  
nationalgame@bluefingroup.co.uk  
bluefinsport.co.uk/ngis

# The importance of choosing a policy to meet your needs

## Cover designed to suit your requirements and budget

We offer 'Basic', 'Intermediate' or 'Superior' policies. This means you have the ability to pick and choose the levels of benefits you need and can afford. **It is important for you to consult with the players and officials at your club to consider all the options.**

## Special note: Steps 2 to 6 teams.

Standardised Rules apply to Steps 2 to 6 of the National League System. All clubs must be members of a players personal accident insurance scheme. (The policy cover shall be at least equal to the minimum recommended cover determined from time to time by The Football Association). For ease of reference we have set out in the table below.

### Basic

Basic cover is our minimum benefit entry level policy to provide a cost effective solution for those operating on a low end budget. It does not include any weekly benefits. The cover provides:

- Cover for serious and long term injuries only.

## It does happen!

A ball hit a young boy direct in the face causing a detached retina. The policy paid out £50,000 under the loss of sight benefit and the club paid just £26 for the insurance.

### Intermediate

(Intermediate cover is available to Adult teams only)

Intermediate cover is our new adult team policy level to help bridge the gap between our Basic and Superior options. It still provides a solution for those on a lower budget. It does not include any weekly benefits. The cover provides:

- Cover for serious and long term injuries.
- Inclusion of some short term injury benefits such as broken bone, primary dislocation, emergency dental (pain relief) and hospitalisation.

### Superior

Superior cover options are for those looking to increase benefit levels and tailor the cover to suit their needs. The cover provides:

- Cover for serious and long term injuries.
- A vast range of additional benefits covering both long term and short term injuries including broken bone, primary dislocation, emergency dental (pain relief), hospitalisation, medical certification expenses, student tutorial, coma benefit, emergency medical, extra travel expenses, home/car adaptation costs, rehabilitation and retraining costs, facial and bodily scarring, legal advice and counselling lines.
- Inclusion of a weekly benefit (option for adult team to choose between £30 to £150 per week).
- Ability to include a range of optional Superior Extra benefits.

Our most popular cover option.

## Minimum levels of cover recommended by The FA for adult teams

Summary of The FA's **minimum** recommended levels of cover for adult teams\*

Benefits	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 (TTD)	£25,000	£25,000	£25,000	
Temporary total disablement. (104 weeks and 14 day deferment)	£100 per week	£75 per week	£50 per week	

Which level of NGIS cover will ensure my teams meet the **minimum** requirements?

Step 7 teams	Set by your County FA
Step 6 teams	Superior 50 or above
Step 5 teams	Superior 50 or above
Step 4 teams	Superior 75 or above
Step 3 teams	Superior 100 or above
Step 2 teams	Superior 100 or above

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

# Adult team policy benefits



## 1. Choose a level of cover

	Superior 150	Superior 100	Superior 75	Superior 50	Superior 30
	£290 per team	£210 per team	£160 per team	£120 per team	£76 per team
Life cover	£10,000	£10,000	£10,000	£10,000	£10,000
Accidental death	£30,000	£30,000	£30,000	£30,000	£30,000
Permanent total disablement <sup>1</sup> - up to	£60,000	£60,000	£60,000	£60,000	£60,000
Loss of one or more limbs	£35,000	£35,000	£35,000	£35,000	£35,000
Loss of sight in one or both eyes	£35,000	£35,000	£35,000	£35,000	£35,000
Loss of speech	£35,000	£35,000	£35,000	£35,000	£35,000
Loss of hearing in both ears	£35,000	£35,000	£35,000	£35,000	£35,000
Loss of hearing in one ear	£8,750	£8,750	£8,750	£8,750	£8,750
Loss of internal organ	£35,000	£35,000	£35,000	£35,000	£35,000
Broken bones - foot, legs, collar, arms, cheek and/or jaw.	£150	£150	£150	£150	£150
Primary dislocation - kneecap, elbow, hip, shoulder.	£150	£150	£150	£150	£150
Emergency dental (pain relief) - up to	£100	£100	£100	£100	£100
Hospitalisation (Benefit period 30 days)	£25 per day	£25 per day	£25 per day	£25 per day	£25 per day
<b>Choice of weekly TTD benefit</b> (Benefit period 104 weeks. 14 day deferment)	<b>£150 per week</b>	<b>£100 per week</b>	<b>£75 per week</b>	<b>£50 per week</b>	<b>£30 per week</b>
Home help. Includes being a f/t housewife or househusband as an occupation. (Benefit period 104 weeks. 14 day deferment)	<b>£150 per week</b>	<b>£100 per week</b>	<b>£75 per week</b>	<b>£50 per week</b>	<b>£30 per week</b>
Student (TTD extension). For those not in paid employment but are a student. (Benefit period 6 weeks. 14 day deferment)	£25 per week	£25 per week	£25 per week	£25 per week	£25 per week
Student tutorial benefit - up to (Benefit period 26 weeks. 7 day deferment)	£35 per week	£35 per week	£35 per week	£35 per week	£35 per week
Coma benefit (Benefit period 365 days)	£25 per day	£25 per day	£25 per day	£25 per day	£25 per day
Emergency medical expenses - up to (incl X rays and scans)	£500	£500	£500	£500	£500
Extra travel expenses - up to (Benefit period 4 weeks)	£25 per week	£25 per week	£25 per week	£25 per week	£25 per week
Home/Car adaptation expenses - up to	£10,000	£10,000	£10,000	£10,000	£10,000
Rehabilitation and retraining - up to	£2,500	£2,500	£2,500	£2,500	£2,500
Examination re-sit - up to	£3000	£3000	£3000	£3000	£3000
Facial & bodily scarring - up to <b>New!</b>	£600	£600	£600	£600	£600
Medical certification expenses - up to <b>New!</b>	£50	£50	£50	£50	£50
Legal advice and counselling lines	24/7	24/7	24/7	24/7	24/7

Instalments - pay over 5 months for premiums of £100 or more. Available for online purchases only.



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**Intermediate**  
New!

**Basic**

£40  
per team

£26  
per team

£10,000

£10,000

£30,000

£30,000

£50,000

£50,000

£30,000

£30,000

£30,000

£30,000

£30,000

£30,000

£30,000

£30,000

£7,500

£7,500

£30,000

£150

£150

£100

£25 per day

**2. Option to include:** ▶

(Not available if Basic or Intermediate cover selected.)

**Superior Extra**

Additional **£34**  
per team

Increase broken bones benefit from £150 to £275

Include dental expenses following an accident - up to £250

Include physiotherapy. 50% of costs up to a maximum of £25 per week for up to 10 sessions. Up to £250

**Important policy notes:**

The maximum age limit for players is 55 and club officials 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.

<sup>1</sup> Many personal accident policies will only pay under this benefit if you are 100% disabled but our policy will pay a percentage relative to your level of disability - this is known as permanent partial disablement.

- TTD = Temporary Total Disablement (a weekly 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, ACE, will pay per event in total under this and any other policies issued by ACE).

**Representing great value (£) per person\***

These products are sold per team not per person.

The amounts in the table opposite are purely to illustrate the average cost per person for a year based on an average sized 11 a side team of 16 members\*.

Basic	£1.62 per person
Intermediate	£2.50 per person
Superior 30	£4.75 per person
Superior 50	£7.50 per person
Superior 75	£10.00 per person
Superior 100	£13.13 per person
Superior 150	£18.13 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 16 members in each team.

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

**Require advice?** Either visit our website for more information or email [nationalgame@bluefingroup.co.uk](mailto:nationalgame@bluefingroup.co.uk) or call **0845 872 5060** or **0208 285 8131** to speak to our dedicated team.

**Did you know?** You can request to increase your level of cover at any time of the season.



Renew, quote and buy online at  
**[bluefinsport.co.uk/ngis](http://bluefinsport.co.uk/ngis)**

The premiums shown are inclusive of Insurance Premium Tax of 6%. Exclusions and limitations apply.

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# Youth team policy benefits

## 1. Choose a level of cover ▶

	Superior Platinum	Superior Gold	Superior Silver	Basic
	£36 per U13's team & above	£31 per U13's team & above	£23 per U13's team & above	£14 per U13's team & above
	£27 per U12's team & below	£23 per U12's team & below	£16 per U12's team & below	£10 per U12's team & below
Life cover	£10,000	£10,000	£10,000	£10,000
Accidental death	£10,000	£10,000	£10,000	£10,000
Permanent total disablement <sup>1</sup> - up to	£75,000	£50,000	£30,000	£25,000
Loss of one or more limbs	£75,000	£50,000	£30,000	£25,000
Loss of sight in one or both eyes	£75,000	£50,000	£30,000	£25,000
Loss of speech	£75,000	£50,000	£30,000	£25,000
Loss of hearing in both ears	£75,000	£50,000	£30,000	£25,000
Loss of hearing in one ear	£18,750	£12,500	£7,500	£6,250
Loss of internal organ	£18,750	£12,500	£7,500	£6,250
Broken bones - foot, legs, collar, arms, cheek and/or jaw.	£250	£200	£150	
Broken bones - fingers and toes	£50	£50	£50	
Emergency dental (pain relief) - up to	£250	£200	£100	
Hospitalisation (Benefit period 30 days)	£15 per day	£15 per day	£15 per day	
Weekly TTD benefit for club officials (Benefit period 52 weeks. 14 day deferment)	£50 per week	£50 per week	£50 per week	
Home help. Includes being a f/t housewife or househusband as an occupation. (Benefit period 52 weeks, 14 day deferment)	£50 per week	£50 per week	£50 per week	
Student (TTD extension) club officials. For those not in paid employment but are a student. (Benefit period 6 weeks. 14 day deferment)	£25 per week	£25 per week	£25 per week	
Primary dislocation - kneecap, elbow, hip, shoulder. <b>New!</b>	£150	£150	£150	
Coma benefit (Benefit period 365 days)	£25 per day	£25 per day	£25 per day	
Emergency medical expenses - up to	£250	£200	£100	
Facial and bodily scarring - up to <b>New!</b>	£600	£600	£600	
Home/Car adaptation expenses - up to	£10,000	£10,000	£10,000	
Rehabilitation and retraining - up to	£2,500	£2,500	£2,500	
Medical certification expenses - up to <b>New!</b>	£50	£50	£50	
Legal advice and counselling lines	24/7	24/7	24/7	



Instalments - pay over 5 months for premiums of £100 or more. Available for online purchases only.



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## 2. Option to include: ▶

(Not available if Basic cover selected.)

**Superior Extra**

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

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

Student tutorial benefit - up to £35 per week.  
(Benefit period 26 weeks)

Examination re-sit - up to £2,500

Include physiotherapy. 50% of costs up to a maximum of £25 per week for up to 10 sessions. Up to £250

Inconvenience benefit for parent/legal guardian in the event of unforeseen travel costs in the event of an accident - up to £100

## 3. Option to include: ▶

(Not available if Basic cover selected.)

**Superior Weekly**

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

Weekly benefit up to £35 per week (TTD) for 16 to 18 year olds employed for at least 16 hours or more.  
(Benefit period 52 weeks. 14 day deferment).

## Important policy notes:

The maximum age limit for players is 55 and club officials 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.

<sup>1</sup> Many personal accident policies will only pay under this benefit if you are 100% disabled but our policy will pay a percentage relative to your level of disability - this is known as permanent partial disablement.

- TTD = Temporary Total Disablement (a weekly 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, ACE, will pay per event in total under this and any other policies issued by ACE).

## Require advice?

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

The premiums shown are inclusive of Insurance Premium Tax of 6%. Exclusions and limitations apply.

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# 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 which causes bodily injury.

### Accidental death

Death caused by accidental bodily injury.

### 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.

### Basic

The name of our range of products designed to provide the minimum basic levels of insurance.

### 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 deferment 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 (femur, tibia, fibula), ankle & foot (tarsals) or kneecap (patella)
- ii) Arm (humerus, radius, ulna) or wrist (carpals).
- iii) Cheek bone (malar).
- iv) Collar bone (clavicle).
- v) Jaw

### Broken bones top up (optional superior extra adult policies)

The insurer will pay the insured person an additional amount on top of the broken bones benefit specified above.

### 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 (femur, tibia, fibula), ankle & foot (tarsals) or kneecap (patella)
- ii) Arm (humerus, radius, ulna) or wrist (carpals).
- iii) Cheek bone (malar).
- iv) Collar bone (clavicle).
- v) Finger or toe.
- vi) Jaw

### 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.

### Club officials

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

### Deferment period

A period at the beginning of a period of temporary total disablement during which benefits are not payable

### 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

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.

### 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 ACE 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 travel expenses (adult policies)

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

### 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

Specific definitions applicable to this endorsement:

Face: the area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

Body: the head (excluding the face) neck, trunk, legs and arms.

#### 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 (adult policies)

Temporary total disablement cover includes insured persons whose occupations are as full time house wives or house husbands.

#### Home tuition (youth policies)

Up to the amount shown in the policy for expenses which relate to providing a home tutor or necessary additional expenses required to attend school where the insured person is a student.

#### Hospitalisation

Payable for injuries independent of illness or any other cause, 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 (currently 6%) 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).

#### Intermediate

The name of our products designed to provide an affordable bridge between our Basic and Superior levels of insurance.

#### Legal advice helpline (provided by Ace Assist)

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:

- Advice where injury has been caused by the negligence of a third party.
- 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:

- loss by removal; or
- effective loss of use of one lung or one kidney, the spleen or the liver.

#### Loss of limb

In respect of:

- an arm – amputation or complete and permanent loss of use at or above the wrist;
- 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:

- 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
- 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 ACE is satisfied that the condition is permanent and without expectation of recovery.

#### Loss of speech

Total and permanent loss of speech.

#### Material fact

You must ensure that all of the information provided to the insurer in the application form, by correspondence, over the telephone, on claim forms and other documents is true, complete and accurate. You should note that providing incomplete, false or misleading information could affect the validity of the ACE insurance policy and may mean that all or part of a claim may not be paid.

#### 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. ACE 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.

#### Permanent disabling injury

Means loss of sight, loss of hearing, loss of speech or loss of limb.

#### Permanent partial disablement

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

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

#### Permanent total disablement

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 ACE's Chief Medical Officer's 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 to:

- their Usual Occupation if in gainful employment;
- business profession or occupation for which the Insured Person is fitted by way of education, training or experience, if the Insured Person:
  - is not in gainful employment
  - is employed solely as a footballer
  - has football as their main employment;
- business schooling profession or occupation for which the Insured Person is fitted by way of education or experience, if the Insured Person is under 16 years of age or under 18 years of age and in full time education;

for the remainder of their life.

# Glossary continued.

## 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

Insurers will pay the insured person 50% of the costs for each session of necessary physiotherapy incurred within 12 months of bodily injury, up to a maximum of £25 per visit, for total of 10 sessions provided that the 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

The insurer will pay the insured person up to the amount shown.

## 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 £2,500 for reasonable costs incurred to rehabilitate and/or retrain the insured person for an alternative occupation, subject to insurers 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

## Superior

The name of our product range that provides upgrade options from our Basic cover range.

## Temporary total disablement (TTD)

Temporary disablement which entirely prevents the insured person from engaging in their usual occupation.

## 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.

## 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 our website [bluefinsport.co.uk/ngis](http://bluefinsport.co.uk/ngis)

## Data Protection

ACE European Group Limited (hereafter "ACE") is the data controller (as defined in the Data Protection Act 1998) and ACE accept fully Our responsibility to protect the privacy of customers and the confidentiality and security of Personal Information entrusted to ACE.

In this notice, where ACE refer to Personal Information, this means any information that identifies an individual and includes any sensitive personal information (e.g. information about health or medical condition(s)).

Where ACE refer to an Insured's or Insured Person's Personal Information, this will include any information that identifies another person whose information the Insured or Insured Person provided to ACE (as ACE will assume that they have appointed the Insured to act for them). The Insured agrees to receive on their behalf any data protection notices from ACE.

ACE will use the Insured or Insured Person's Personal Information for the purpose of providing insurance services. By providing Personal Information, the Insured or Insured Person consent that the Insured or Insured Person's Personal Information, will be used by ACE, ACE's group companies\*, reinsurers, service providers/ business partners, and agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of ACE's business operations. ACE may also pass the Insured or Insured Person's Personal Information to other insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires us to do so. ACE will not share the Insured or Insured Person's Personal Information which is sensitive personal data (as defined in the Data Protection Act 1998) unless ACE have either specific consent from the Insured or Insured Person's nominated personal representative or ACE are required to do so by law.

ACE may transfer the Insured or Insured Person's Personal Information to countries outside the EEA which may not have the same level of data protection as in the UK, but if ACE do, ACE will ensure appropriate safeguards are put in place to protect the Insured or Insured Person's Personal Information.

If the Insured or Insured Person ask ACE, ACE will tell the Insured or Insured Person what Personal Information ACE hold about the Insured or Insured Person and provide it to the Insured or Insured Person in accordance with applicable law. ACE are permitted to charge a fee of £10 for this. Any Personal Information which is found to be incorrect will be corrected promptly. ACE may monitor and/or record the Insured or Insured Person's communication with ACE either ourselves or using reputable organisations selected by ACE, to ensure consistent servicing levels and account operation. ACE will keep information about the Insured or Insured Person only for so long as it is appropriate.

For questions regarding the Insured or Insured Person's Personal Information, please contact:

The Customer Services Manager  
ACE Claims and Customer Service Centre  
200 Broomielaw  
Glasgow  
G1 4RU  
Telephone: 0845 841 0056  
email: [cust.servuk@acegroup.com](mailto:cust.servuk@acegroup.com)



Tear out

### 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

Number of adult 11 a side teams  Number of youth U13's teams & above

Number of adult 5/7 a side teams  Number of youth U12's teams and below

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

Please select level of cover required	Basic	Intermediate	Superior 30	Superior 50	Superior 75	Superior 100	Superior 150	
Please multiply your number of adult teams by the premium selected <input checked="" type="checkbox"/> (Please tick)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
£ per 11 a side team	£26	£40	£76	£120	£160	£210	£290	£ <input type="text"/> A
£ per 5/7 a side team	£13	£20	£38	£60	£80	£105	£145	£ <input type="text"/> B

Would you like any optional extras?

Please multiply your number of adult teams by the premium selected  (Please tick) **Superior Extra**

£ per 11 a side team  £34  C

£ per 5/7 a side team  £17  D

**'Superior Extra' is only available if 'Superior' cover is purchased.**

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

Please select level of cover required	Basic	Superior Silver	Superior Gold	Superior Platinum	
Please multiply your number of youth teams by the premium selected <input checked="" type="checkbox"/> (Please tick)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
£ per U13's team & above	£14	£23	£31	£36	£ <input type="text"/> E
£ per U12's team & below	£10	£16	£23	£27	£ <input type="text"/> F

Would you like any optional extras?

Please multiply your number of youth teams by the premium selected  (Please tick) **Superior Extra**  **Weekly Superior 16-18 yr olds**

£ per U13's team & above  £20  G  £ per 16-18yr old teams  £16  I

£ per U12's team & below  £16  H  Number of teams

**'Superior Extra' and 'Superior Weekly' is only available if 'Superior' cover is purchased.**

**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.

### 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 J)

Administration fee (No fee online)  £5.00  J

£  Add A to J

Please turn over

Tear out

## 7) Declaration and Statement of Facts (Please read, sign and date)

**IMPORTANT:** Your request for insurance will not be accepted unless you can agree to the following statement.

### Definitions

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

**We/Us/Our/Ourselves:** ACE Europe Life Ltd and ACE European Group Ltd.

**You/Your:** Club Official, Club Secretary, Committee Member.

**Insured Person:** Person(s) specified in the Schedule as being insured person(s).

### Material Facts Disclosure

**You** must ensure that all of the information provided to the insurer during the application process, either by postal application, online, over the telephone, on claim forms and other documents is true, complete and accurate. **You** should note that providing incomplete, false or misleading information could affect the validity of the ACE insurance policy and may mean that all or part of a claim may not be paid.

### 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 immediately. These are all considered to be Material Facts.

I declare to the best of my knowledge:

- The above statements and particulars are true and complete;
- I have not withheld any Material Fact.

**I agree this application and the information provided shall form the basis of the contract between ACE European Group Ltd and Ourselves. I agree to accept the company's standard form of policy for this class of insurance.**

Signature

Position within club

Date

### Contact Details for **Us**

The Customer Service Manager,  
200 Broomielaw, Glasgow G1 4RU  
Telephone: 0800 389 8425 (Within UK only)  
E-mail: A&Hcustserv.complaints@acegroup.com

## 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, 6 St Stephens Avenue, Bristol BS1 1YL



**Thank you.**

With your support of the National Game Insurance Scheme you are helping to secure a sustainable future for the national game.

# 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 ACE European Group Limited 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 ACE European Group Limited 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](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768

## 6. Ownership

Bluefin Insurance Services Limited is an independent intermediary ultimately controlled by AXA UK Plc through our parent company, Bluefin Insurance Group Limited.

## 7. What to do if you have a complaint

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

in writing: Bluefin Sport  
6 St Stephens Avenue  
Bristol, BS1 1YL  
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](mailto: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.

## 8. Law applicable

You and your insurers are free to choose the law applicable to your policy. As your insurers are based in England, they propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

## 9. 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. 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.

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

Bluefin Insurance Services Limited and ACE European Group Ltd 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.

## 11. 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	<input type="checkbox"/>
	We act as agent of the insurer	<input checked="" type="checkbox"/>
Placing the insurance (when we arrange for your cover to start)	We act as your agent	<input type="checkbox"/>
	We act as agent of the insurer	<input checked="" type="checkbox"/>
In the event of a claim	We will act as your agent	<input checked="" type="checkbox"/>
	We will act as agent of the insurer	<input type="checkbox"/>

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



0845 872 5060 or 0208 285 8131  
nationalgame@bluefingroup.co.uk  
bluefinsport.co.uk/ngis

Bluefin Sport is a trading name of Bluefin Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: 5 Old Broad Street, London, EC2N 1AD. Registered in England No: 931954.

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**Bluefin**  
Sport