

# Protection for the man in the middle

This personal accident product has been specifically created to meet the requirements of referees, assessors and coaches.



## When does cover apply?

Once purchased the policy operates whilst at any ground or premises within the United Kingdom where there is an agreed county affiliated fixture, organised training or association meeting and includes travelling directly to and from such activities.



## When does the policy start and finish?

Details of the benefits can be found overleaf. This scheme operates from a set period each year - 1 July to 30 June inclusive. The premium and expiry date remain the same regardless of when someone joins the scheme. Premiums stated include Insurance Premium Tax at the applicable rate and is based on 12 months cover.



## Who is covered?

The policy extends to the following members who have opted into the facility:

- Registered referees.
- Registered assessors.
- Registered coaches.
- Society members.



## What are the main exclusions?

- Being a professional referee or coach.
  - Suicide or deliberate self harm.
  - Claims as a direct result of an insured person being a member of the armed forces.
  - Any claim attributable either to arthritic or other degenerative conditions in joints, bones, muscles, tendons or ligaments.
  - Repetitive stress (strain) injury or syndrome.
  - Influence of alcohol, solvents, drugs or medication unless prescribed.
  - Sickness or disease.
  - Naturally occurring condition or gradually operating cause.
  - Engaging in a criminal act, riot or civil comotion.
  - Temporary total disablement if the insured person has no paid usual occupation or if the insured persons' usual occupation is as a referee or assessor.
- Please see the policy for full details of exclusions.



By County FA's arranging cover as a group insurance scheme it means that premiums can be more affordable to their referees, assessors and coaches.

If someone becomes injured whilst participating in an association activity they can incur significant financial losses as a result. Personal accident insurance can help offset some of these unexpected expenses.

The information provided is an illustration only. Exclusions and limitations apply. For full terms and conditions please read the policy wording, a copy of which is available from Bluefin Sport.

**£5**  
per person

### The benefits

		Standard limits	75 to 80 yrs of age limits
1	<b>Accidental Death*</b>	£30,000	£3,000
2	<b>Permanent Total Disablement - Up to</b>	£20,000	£3,000
3	<b>Loss of One or More Limbs</b>	£20,000	£3,000
4	<b>Loss of Sight in One or Both Eyes</b>	£20,000	£3,000
5	<b>Loss of Speech</b>	£20,000	£3,000
6	<b>Loss of Hearing in Both Ears</b>	£20,000	£3,000
7	<b>Loss of Hearing in One Ear</b>	£5,000	£625
8	<b>Loss of Internal Organ</b>	£5,000	£2,000
9	<b>Tetraplegia / Quadriplegia</b>	£100,000	£10,000
10	<b>Triplesia / Paraplegia</b>	£50,000	£5,000
11	<b>Concussion</b>	£10,000	£10,000
12	<b>Miscarriage</b>	£500	N/A
13	<b>Temporary Total Disablement (TTD)**</b> 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.	£400 per month	N/A
14	<b>Home Help (TTD)**</b> 14 day waiting period, 24 month max. benefit period	£400 per month	N/A
15	<b>Student not in gainful employment **</b> TTD Extension. 14 day waiting period, 2 month max. benefit period	£100 per month	N/A
16	<b>Student Tutorial Benefit**</b> TTD Extension. 7 day waiting period, 3 month max. benefit period	£140 per month	N/A
17	<b>Broken Bones</b> - Legs, Foot, Collar, Arms, Jaw and/or Cheek	£250	N/A
18	<b>Primary Dislocation</b> - Kneecap, Elbow, Shoulder or Hip	£250	N/A
19	<b>Snapped / Ruptured Achilles Tendon, Anterior Cruciate Ligament</b>	£250	N/A
20	<b>Emergency Medical Expenses</b> Including X-rays & scans	£500	£500
21	<b>Emergency Dental Expenses - Up to</b> (pain relief)	£100	N/A
22	<b>Dental Expenses - Up to</b> (following an accident or assault)	£250	N/A
23	<b>Extra Travelling Expenses - Up to</b> 4 weeks max. benefit period. Includes hospital car park expenses.	£100	£100
24	<b>Home/Car Adaptation - Up to</b>	£25,000	£10,000
25	<b>Hospitalisation</b> (30 day max. benefit period)	£25 per day	£25 per day
26	<b>Rehabilitation &amp; Retraining - Up to</b>	£5,000	£2,500
27	<b>Legal Advice &amp; Counselling Helplines</b>	24/7	24/7
28	<b>Physiotherapy and/or chiropractic treatment - Up to</b> 75% of costs up to a maximum of £50 per week for up to 10 sessions.	£500	N/A
29	<b>Personal effects - Up to</b> (£25 excess)	£100	£100
30	<b>Medical Certification Expenses</b>	£50	£50

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.

This product provides insurance exclusively arranged by Bluefin Sport who are the FAs appointed broker to the National Game Insurance Scheme (NGIS).

By County FA's arranging cover as a group insurance scheme it means that premiums can be more affordable to their referees, assessors and coaches.

### Your demands and needs

This product is designed to meet the demands and needs of referees, assessors and coaches that wish to protect themselves against consequences of accidents whilst officiating at training for or travelling to a county affiliated competition or fixture.

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

### Important policy notes:

The standard policy limits the maximum age limit is 75 years of age. For those between 75 and 80 years of age the policy will provide a reduced level of cover.

- 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 referees.
- 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.

Require advice?

**0345 872 5060**

Mon to Fri 9am to 5pm

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