



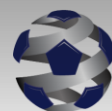
**The National Game
Insurance Scheme**
Delivered by The FA's appointed broker, Marsh Sport

The National Game Insurance Scheme

Group personal accident insurance

Evidence of Cover for Jersey Football Association

Referees, Assessors/Observers, Tutors, Coaches, Mentors or
Society Members



National Game Insurance Scheme (NGIS)

Registered Referees, Coaches, Tutors, Assessors/Observers, Mentors and Society Members

Thank you for purchasing personal accident insurance via the Jersey Football Association Limited group policy. This policy has been arranged by Marsh Sport and underwritten by AXA XL Insurance Company UK Limited. With this letter, you will find all the documents you need for this insurance. Please keep this documentation safe as you will need them to hand should you need to claim.

Your policy

Your documentation including the policy schedule and policy wording is provided and it is important that you read these carefully to ensure that all the details are correct and the cover meets your requirements. Further copies are available directly from your County Football Association.

Making a claim

Should you need to make a claim it must be submitted to **Woodgate & Clark Limited** who have been appointed by the Insurer to handle all claims on their behalf. A Claim Form can be found on our website marshsport.co.uk/ngis.

If you wish to submit details of your claim by post please arrange to return the fully completed claim form to NGIS Claims Team, Woodgate & Clark Limited, 42 Kings Hill Avenue, Kings Hill, West Malling, ME19 4AJ or email footballpaclaims@woodgateclark.co.uk

It is important the County Football Association signs the claim form to validate the claim. We recommend you keep a copy of all documentation for your own records.

By dealing with the dedicated claims team at Woodgate & Clark Ltd, we trust you will receive a prompt and efficient service. However, should you experience any problems, our sports team will be happy to help

Statement of demands and needs

This personal accident insurance product is designed to meet the demands and needs of most amateur Referees, Assessors/Observers, Tutors, Coaches, Mentors or Society Members whilst officiating matches or travelling to a sanctioned fixture resulting in accidental; injury, death or disability. This statement does not constitute advice or a personal recommendation for our personal accident insurance products.

Our service

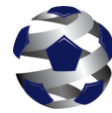
It is our intention to provide you with the highest levels of service at all times, so please contact us on **0345 872 5060** if you have any concerns about your cover or if we can assist in any other way.

Yours faithfully,

Marsh Sport

Tel: 0345 872 5060

E: marshsport@marsh.com



Policy Schedule

This schedule should be read in conjunction with the policy wording.

Policy Number:	SL4000599942/86904737
Insurer:	AXA XL Company UK Limited
Intermediary Name:	Marsh Sport
Marsh Sport Ref:	V 116440849
Insured:	Registered Referees, Coaches, Tutors, Assessors/Observers, Mentors as declared by Jersey County Football Association
Period of Insurance:	1 July 2023, or date of purchase if later, up to and including 30 June 2024
Premium per person	£4.68
Insurance tax (12%)	£0.00
Gross Premium	£4.68



Policy Schedule: Schedule of Benefits

Section A – Accidental Death Cover

Category	Definition of Insured Persons
A	Registered Referees, Coaches, Tutors, Assessors/Observers and Mentors of the Insured, who have opted into the insurance and as declared by the Association
B	Society Members of the Insured

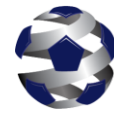
Category	Benefit	Effective Time	Maximum Limits per Insured Person
A & B	2. Accidental Death resulting from Bodily Injury	ET2	£30,000

Code	Effective Time
ET1	Registered Referees are insured whilst at any ground or premises in the UK whilst they are officiating in an agreed fixture, including travelling directly to and from such activities.
ET1	Registered Coaches and Tutors are insured whilst at any ground or premises in the UK where they are providing a course, or an organised training session, including travelling directly to and from such activities
ET1	Registered Assessors/Observers, Mentors and Society Members of a County FA, are insured whilst at any premises in the UK where there is an agreed fixture, including travelling directly to and from such activities.

Section B – Injury

Category	Definition of Insured Persons
A	Registered Referees, Coaches, Tutors, Assessors/Observers and Mentors of the Insured, who have opted into the insurance and as declared by the Association
B	Society Members of the Insured

Code	Effective Time
ET1	Registered Referees are insured whilst at any ground or premises in the UK whilst they are officiating in an agreed fixture, including travelling directly to and from such activities.
ET1	Registered Coaches and Tutors are insured whilst at any ground or premises in the UK where they are providing a course, or an organised training session, including travelling directly to and from such activities
ET1	Registered Assessors/Observers, Mentors and Society Members are insured whilst at any premises in the UK where there is an agreed fixture, including travelling directly to and from such activities.



Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A&B	1. Permanent Total Disablement	ET1	Up to £20,000
A&B	2. Loss of Limbs	ET1	£20,000
A&B	3. Loss of Sight in One or Both Eyes	ET1	£20,000
A&B	4. Loss of Speech	ET1	£20,000
A&B	5. a) Loss of Hearing (both ears)	ET1	£20,000
A&B	5. b) Loss of Hearing (one ear)	ET1	£5,000
A&B	6. Loss of Internal Organs	ET1	£5,000
A&B	7. Tetraplegia / Quadriplegia	ET1	£100,000
A&B	8. Triplegia / Paraplegia	ET1	£50,000
A&B	9. Concussion (Long Term)	ET1	Up to £10,000
A&B	10. Miscarriage	ET1	£500
A&B	11. a) Temporary Total Disablement b) Home Help Benefit -Includes being a full time housewife or househusband as an occupation Benefit Period: 24 months Waiting Period: 14 days	ET1	£400 per month Maximum monthly benefit for each insured person
A&B	Temporary Total Disablement Extension c) Students not in gainful employment Benefit Period: 2 months Waiting Period: 14 days	ET1	£100 per month Maximum monthly benefit for each insured person
A&B	Temporary Total Disablement Extension d) Student Tutorial Benefit Benefit Period: 6 months Waiting Period: 7 days	ET1	£140 per month Maximum monthly benefit for each insured person
A&B	12. Broken Bones – Legs, Collar, Arms, Cheek, Jaw, Skull, Hip and/or Foot	ET1	£250
A&B	13. Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip	ET1	£250
A&B	14. Ruptured Achilles Tendon or Cruciate Ligament	ET1	£250
A&B	15. Emergency Dental Pain Relief Expenses	ET1	Up to £100
A&B	16. Emergency Medical Expenses	ET1	Up to £500
A&B	17. Rehabilitation and Retraining	ET1	Up to £5,000
A&B	18. Home/Car Adaptation	ET1	Up to £25,000
A&B	19. Extra Travelling Expenses – Benefit Period: 1 month	ET1	Up to £100
A&B	20. Dental Expenses - (following an accident or assault)	ET1	Up to £250
A&B	21. Hospitalisation – 30 day Maximum Benefit period	ET1	£25 per day
A&B	22. Physiotherapy and/or chiropractic treatment	ET1	£500 Up to - 75% of costs up to a maximum of 50 per week for up to 10 sessions
A&B	23. Personal effects - (Excludes claims under 25)	ET1	Up to £100
A&B	24. Medical Certification Expenses	ET1	Up to £50



Services	Available
Helpline – Counselling	24/7
Helpline – Legal Advice	24/7

Aggregate Limit	
Per Event Overall:	£2,000,000

(This is 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)

Endorsements																					
1	<p>Endorsement 1 - Permanent Partial Disablement</p> <p>Compensation under Section B benefit 1 Permanent Total Disablement as shown in the Schedule is extended to include the following benefit - subject to a maximum total of 100% in the aggregate.</p> <p>1. Total loss of use of:</p> <ul style="list-style-type: none"> a. back or spine (excluding cervical) without cord involvement 40% b. neck or cervical spine without cord involvement 30% c. shoulder, elbow or wrist 25% d. hip, knee or ankle 20% <p>2. Loss of or total loss of use of:</p> <ul style="list-style-type: none"> a. foot below the level of the ankle(talofibular joint) 50% b. thumb 20% c. one forefinger or big toe 15% d. any other finger 10% e. any other toe 4% <p>3. Benefit for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by the insurer of the degree of disability relative to this scale without reference to the Insured Person's occupation.</p> <p>Provided that:</p> <ul style="list-style-type: none"> a. The total benefit payable shall not exceed 100% of the amount shown in the table of sums insured for each Insured Person in respect of any one Accident. b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed. 																				
2	<p>Endorsement 2 – Age limit extension</p> <p>It is noted and agreed that if an Insured Person is over the age of 75 years, the Policy Age Limit for SECTION A benefit 2 Accidental Death and SECTION B Injury benefits 1-8 is deleted, and the following benefits and age limits will apply:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Benefits</th> <th style="width: 50%;">For persons older than 75 years of age and younger than 81 years of age</th> </tr> </thead> <tbody> <tr> <td>Section A: Benefit 1 Accidental Death resulting from Bodily Injury</td> <td>£3,000</td> </tr> <tr> <td>Section B: Benefit 1*</td> <td>£3,000*</td> </tr> <tr> <td>Section B:</td> <td></td> </tr> <tr> <td>Benefits 2-5a</td> <td>£3,000</td> </tr> <tr> <td>Benefit 5b</td> <td>£625</td> </tr> <tr> <td>Benefit 6</td> <td>£2,000</td> </tr> <tr> <td>Benefit 7</td> <td>£10,000</td> </tr> <tr> <td>Benefit 8</td> <td>£5,000</td> </tr> <tr> <td>Benefit 9</td> <td>Up to £10,000</td> </tr> </tbody> </table>	Benefits	For persons older than 75 years of age and younger than 81 years of age	Section A: Benefit 1 Accidental Death resulting from Bodily Injury	£3,000	Section B: Benefit 1*	£3,000*	Section B:		Benefits 2-5a	£3,000	Benefit 5b	£625	Benefit 6	£2,000	Benefit 7	£10,000	Benefit 8	£5,000	Benefit 9	Up to £10,000
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Benefit 16	Up to £500
Benefit 17	Up to £2,500
Benefit 18	Up to £10,000
Benefit 19	Up to £100, 1 month maximum benefit period
Benefit 21	£25 per day, 30 days maximum benefit period
Benefit 23	Up to £100, Excludes claims under £25.00
Benefit 24	Up to £50

*The Permanent Total Disablement benefit (Section B, benefit 1) is only applicable if the Insured Person is in full-time employment at the time of sustaining Bodily Injury and for the purposes of this endorsement the definition of Permanent Total Disablement contained within the wording is deleted and replaced with as follows:

Permanent Total Disablement

means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months and which in the opinion of the Insurer's Chief Medical officer, 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 any occupation.



0345 872 5060 | Monday to Friday 9am to 5pm
marshsport@marsh.com

Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511). 887837577

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