



Group personal accident insurance

Youth football teams | Summary of benefits
Basic and **Superior** policy summary

Valid from 1 July 2017



**The National Game
Insurance Scheme**

Delivered by The FA's appointed broker, Bluefin Sport

Introducing the National Game Insurance Scheme

As The FA's appointed broker, we have worked in conjunction with 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 and our partnership with The FA

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.

We are currently one of the leading providers of football insurance in the UK with clients ranging from grassroots through to the EFL and the Premier League.

Testament to our success in football was our appointment in 2012 by The FA as the approved insurance broker to deliver the National Game Insurance Scheme (NGIS). Together with The FA, we want to encourage protection for all those involved in the game.

Award winning service

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



Exceptional



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

New mandatory insurance requirements 2017/18 season

Personal accident insurance for Adult 11 a side football has been mandatory for a number of years now and has proven to be extremely beneficial in providing protection and financial support to players at grassroots level. The NGIS has paid in excess of £1.5m in claims since its inception in July 2012.

Youth Football

With effect from the 2017/18 season, The FA have introduced a minimum mandatory requirement for personal accident insurance for all age groups and formats of youth football.

Details of these minimum levels of insurance can be found within this document and of course the NGIS policies have now been designed to ensure that requirements are met.

In addition, the NGIS can also provide increased benefits levels and wider cover options to those youth teams that wish to protect their members to an even greater degree.

Please note that the 'Basic' level of insurance may not be available in some Counties. To find out the minimum levels of cover applicable in your County please visit www.bluefinsport.co.uk/ngis/find-my-county-fa/

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.



0345 872 5060

Mon to Fri 9am to 5pm

nationalgame@bluefinsport.co.uk



Renew, quote and buy online at
bluefinsport.co.uk/ngis

Protection for your most valuable assets

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 the policy start and finish?

Although you can purchase insurance at any time, **your cover will not start until 1 July 2017 (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 2018. This is to fall in line with County FA affiliation processes.

NOTE: If you purchase your policy after 1 October 2017 your premium will be calculated on a pro rata basis to reflect the time on cover to 30 June 2018. This will be calculated automatically online and return premiums are issued if applying by post.



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.
- at club social events (please see exclusions).

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



What are the main 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.



Who is covered?

The policy automatically includes:

- Players.
- Committee members and club officials.
- Managers and trainers.

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 us for details.

Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.



Require advice?

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

Quality products demand a matching level of service

Why choose us?

- We're **The FA's appointed insurance broker** and provide the official National Game Insurance Scheme (NGIS) products.
- Our policy wordings have been developed alongside The FA and County FAs.
- The **ability to buy online** or apply by post.
- View your account online 24/7 (online purchases only).
- **No pre-existing condition exclusions** in respect of accidental bodily injury (with the exception of dislocations).
- **No limit to number of players/club officials** in a team.
- **Permanent total disablement from any occupation for which the insured person is fitted by way of education, training or experience.** Many policies only pay this benefit if you are unable to undertake any job again.
- **New waiting period benefit** applies to weekly/monthly benefit claims - see below.
- **Legal and counselling advice helplines** included at no additional cost providing support when you need it most ('Superior' products only).
- **Monthly instalments available** for premiums of £74 and over.
- **Efficient claims service** with insurer's dedicated team.
- **BACS claims payment** (optional).

Helping to spread the costs

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 £74.00 and over.



Example:

4 x U13's & above Gold policies = £92.00.
5 x payment of £20.00 a month, which includes the minimum charge of £10 (or 6%, whichever is the greater).

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.

The new waiting period explained.

Our new Temporary Total Disablement (TTD) wording means that, more than ever before, it really pays to have an NGIS personal accident policy.

New waiting period



Meet club youth team coach Jenny. She's been signed off work by a doctor for **3 weeks** following an injury.

Her team purchased a NGIS Youth policy that provides a monthly benefit of £200 (£50 per wk) for Temporary Total Disablement (TTD) with a 14 day **waiting** period.

The waiting period means that Jenny won't receive any payment for the first two weeks **BUT...**

Standard deferment period



Meet club youth team coach Kevin. He's been signed off work by a doctor for **3 weeks** following an injury.

His team purchased a standard personal accident policy that provides a monthly benefit of £200 (£50 per wk) for Temporary Total Disablement (TTD) with a 14 day **deferment** period.

The deferment period means that Kevin **won't receive any payment for the first 2 weeks.**

Waiting period - how it now works

...because Jenny is off longer than the two week waiting period **she receives all three weeks benefit.**



Jenny receives £150

Deferment period - how it works

The first two weeks will not be paid. **Kevin only receives one week benefit** out of the total three weeks.



Kevin receives £50

The importance of choosing a policy to meet your needs

Cover designed to suit your requirements and budget

We offer 'Basic' or 'Superior' youth team policies. This means you have the ability to pick and choose the levels of benefits you need and can afford. Remember, you can upgrade your cover level at any point of the season.

! Please note that Basic level may not be available in some Counties. To find out the minimum levels of cover applicable in your County please visit www.bluefinsport.co.uk/ngis/find-my-county-fa/

COVER OPTIONS

BASIC (Not available in all Counties)	SUPERIOR
- Provides for serious and long term injuries such as accidental death, life cover, permanent total disablement, miscarriage and concussion. - Includes some short term benefits such as broken bones, dislocation, cruciate ligament, snapped/ruptured achilles tendon and a monthly benefit for club officials.	- The policy provides all the Basic covers. - Includes a wide range of benefits for both long term and short term injuries such as medical expenses, dental expenses, travel expenses, hospitalisation, legal/counselling assistance and more. - Option to provide a monthly benefit for 16-18 year olds in employment of 16 hrs a week or more. - Choose from a range of Superior Extra options e.g. increase life cover, increase the broken bones benefit, include physiotherapy, parent legal inconvenience, exam re-sit and student tutorial cover.

Minimum levels recommended by The FA for youth teams

Summary of The FAs **minimum** recommended levels of cover for YOUTH teams*

Life cover	£10,000
Accidental death	£10,000
Permanent total disablement	£100,000
Loss of limb(s), speech and hearing	£100,000
Loss of internal organs	£25,000
Tetraplegia/Quadriplegia	£100,000
Triplegia/Paraplegia	£100,000
Concussion	£10,000
Temporary total disablement for club officials (TTD) 12 months benefit period	£200 per mth
Broken bones (leg, foot, arm, collar, jaw &/or cheek)	£200
Broken bones (fingers and toes)	£75
Primary dislocation	£250
Snapped/ruptured achilles tendon or anterior cruciate ligament	£250
Coma benefit 365 day benefit period	£30 per day



**The National Game
Insurance Scheme**

Which NGIS policy?

Which NGIS cover will ensure my **Youth** team(s) meet the minimum requirements?

visit www.bluefinsport.co.uk/ngis/find-my-county-fa/

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



Youth team core policy benefits

'Soccer Tots' (U6's & below) are automatically covered by the policy

Have more than 40 youth teams? Please contact as further discounts may be available

1. Choose a level of cover

		BASIC	SUPERIOR GOLD	SUPERIOR PLATINUM
		£17 per U13's team & above	£23 per U13's team & above	£31 per U13's team & above
		£12 per U12's team & below	£17 per U12's team & below	£23 per U12's team & below
		BENEFITS	BENEFITS	BENEFITS
1	Life Cover	£10,000	£10,000	£10,000
2	Accidental Death¹	£10,000	£10,000	£10,000
3	Permanent Total Disablement - up to	£100,000	£100,000	£120,000
4	Loss of One or More Limbs	£100,000	£100,000	£120,000
5	Loss of Sight in One or Both Eyes	£100,000	£100,000	£120,000
6	Loss of Speech	£100,000	£100,000	£120,000
7a	Loss of Hearing in Both Ears	£100,000	£100,000	£120,000
7b	Loss of Hearing in One Ear	£25,000	£25,000	£30,000
8	Loss of Internal Organ	£25,000	£25,000	£30,000
9	Tetraplegia / Quadriplegia	£100,000	£100,000	£120,000
10	Triplesia / Paraplegia	£50,000	£50,000	£60,000
11	Miscarriage	£500	£500	£500
12	Broken Bones - Legs, Foot, Collar, Arms, Jaw and/or Cheek	£200	£200	£250
13	Broken Bones - Fingers and toes	£75	£75	£75
14	Primary Dislocation - Kneecap, Elbow, Shoulder or Hip	£250	£250	£250
15	Snapped / Ruptured Achilles Tendon, Cruciate Ligament	£250	£250	£250
16a	Concussion (Long term)	£10,000	£10,000	£10,000
16b	Concussion⁴ (Moderate and Severe)	×	£250	£250
17	Temporary Total Disablement -TTD for club/team officials² 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)	£200 per month (and payable weekly)	£300 per month (and payable weekly)
18	Home Help (TTD)² 14 day waiting period, 12 month max. benefit period.	£200 per month (and payable weekly)	£200 per month (and payable weekly)	£300 per month (and payable weekly)
19	Coma Benefit 365 days max. benefit period.	£30 per day	£30 per day	£30 per day
20	Student not in gainful employment² TTD Extension. 14 day waiting period, 2 month max. benefit period	×	£100 per month	£100 per month
21	Emergency Medical Expenses - up to Including X-rays & scans	×	£200	£250
22	Emergency Dental Expenses - up to (pain relief)	×	£200	£250
23	Hospitalisation (30 day max. benefit period)	×	£30 per day	£30 per day
24	Extra Travelling Expenses - up to 1 month max. benefit period. Includes hospital car park expenses.	×	£100	£100
25	Home/Car Adaptation - up to	×	£25,000	£25,000
26	Rehabilitation & Retraining - up to	×	£5,000	£5,000
27	Legal Advice & Counselling Helplines	×	24/7	24/7
28	Facial & Bodily Scarring - up to	×	£600	£600
29	Medical Certification Expenses -up to	×	£50	£50
ADDITIONAL BENEFIT OPTIONS AVAILABLE?		×	✓	✓

¹ Includes a memorial benefit payable to the club not exceeding £1,000.

² Monthly benefits means the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.

³ Physiotherapy benefit (Superior Extra option) is only payable in the event of Bodily Injury which gives rise to a claim under items 12-15, 17-18, 20 and F)

⁴ Benefit payable will be determined by the Glasgow Coma Scale.

The premiums shown are inclusive of Insurance Premium Tax at the applicable rate. For full terms and conditions please contact Bluefin Sport. Exclusions and limitations apply.

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

Youth team optional policy benefits

► 2. Increase the Superior Life cover?

Only available if Superior cover selected.

LIFE COVER 20	LIFE COVER 30
Additional £2 per team	Additional £4 per team
Increase life benefit from £10,000 to £20,000 any one person	Increase life benefit from £10,000 to £30,000 any one person



Instalments - **pay over 5 months** for premiums of £74 or more.
Available for online purchases only.



Renew, quote and buy online at **bluefinsport.co.uk/ngis**

Require advice?



0345 872 5060

Mon to Fri 9am to 5pm

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► 3. Include Youth Superior Extra additional covers?

Only available if Superior cover selected.

YOUTH SUPERIOR EXTRA PACK		PHYSIOTHERAPY ³	YOUTH MONTHLY ²
Additional £20 per U13's team & above	Additional £16 per U12's team & below	Additional £6 per U13's team & above	Additional £16 per team of 16 to 18 years olds
INCONVENIENCE Inconvenience benefit for parent/legal guardian in the event of unforeseen travel costs in the event of an accident - up to £100	EXAMINATION RE-SIT Examination re-sit - up to £2,500	Additional £6 per U12's team & below Include physiotherapy and/or chiropractic treatment. 75% of costs up to a maximum of £50 per week for up to 10 sessions. Up to £500. (OR AVAILABLE AS PART OF THE SUPERIOR EXTRA PACK)	£140 Monthly benefit (£35 weekly) for 16-18 year old's employed for at least 16 hours or more per week (12 month max. benefit period, 14 day waiting period)
STUDENT TUTORIAL Student tutorial benefit - up to £140 per month. (7 day waiting period. Benefit period 6 months)	PHYSIOTHERAPY Include physiotherapy and/or chiropractic treatment. 75% of costs up to a maximum of £50 per week for up to 10 sessions. Up to £500. (OR AVAILABLE SEPARATELY)		

² Monthly benefits means the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.

³ Physiotherapy benefit is only payable in the event of Bodily Injury which gives rise to a claim under items 12-15, 17-18 and 20 in the core covers table).

Personal accident insurance is not an income protection policy.



Please be aware that the monthly benefit provided **(if included under the policy purchased)** in respect of Temporary Total Disablement (TTD) is not designed to replace usual income in the event of being unable to work. The monthly benefit is to provide additional financial assistance in the event of being off work, or for students who are not in gainful employment, as the result of an injury during the operative time of the policy.

Important policy notes:

The standard 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.

- 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 footballers.
- 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.

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 effective time which causes bodily injury.

Accidental death

Death caused by accidental bodily injury and excludes death by an other cause.

Achilles Tendon

A strong tendon joining the muscles in the calf of the leg to the bone of the heel

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.

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 waiting 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

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, ankle and foot or kneecap
- ii) Arm or hand and wrist.
- iii) Cheek bone.
- iv) Collar bone.
- v) Jaw.
- vi) Finger or toe.

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.

Concussion (long term)

The Insurers agree to cover the insured person for Forced Retirement, subject to the Concussion Waiting Period and up to but not exceeding the benefit amount stated in the policy.

The Insurers will reimburse the insured person for:

- a) The actual cost incurred for a professional or trades training program in which the insured person enrolls for the purpose of obtaining an alternative source of income provided such cost is incurred no later than five (5) years after the insured person's Forced Retirement
- b) Medical expenses of the insured person who obtains medical treatment from a legally qualified Physician, Physiotherapist, Psychologist or Psychiatrist when recommended by Qualified Medical Practitioner; provided such cost is incurred no later than five (5) years after the Insured Person's Forced Retirement
- c) Cost of prescription drugs and medicines prescribed by a Qualified Medical Practitioner arising out of and related to Concussion provided such cost is incurred no later than five (5) years after the insured person's Forced Retirement.

Reimbursement shall only be made provided expenses are:

- a) Incurred in the United Kingdom
- b) Incurred within five (5) years of the date of the Insured Person's Forced retirement
- c) not for elective treatment; and
- d) Supported by original receipts submitted to the Insurer as proof of claim

Concussion (Moderate and severe)

The Insurers agree to cover the insured person for Moderate or Severe Concussion up to but not exceeding the benefit amount stated on the policy for either Moderate or Severe Concussion.

The Insurer will pay the Benefit Amount stated to the insured person providing that:

- a) The Moderate or Severe Concussion has been diagnosed by a Qualified Medical Practitioner
- b) The Concussion is graded moderate or severe in accordance with the Glasgow Coma Scale.

Concussion waiting period

Means a period of one hundred and eighty (180) days from the date of the Forced Retirement.

Club officials

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

Cruciate ligament

Means either of the cruciate ligaments of the knee, being the Anterior Cruciate Ligament (ACL) and the Posterior Cruciate Ligament (PCL). These ligaments are two strong rounded bands that extend from the head of the tibia to the intercondyloid notch of the femur.

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 (operative 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.

Event

Means each and every individual loss or series of losses arising out of one event or one catastrophic accident during any one period of 72 hours which results in bodily injury, dismemberment, disability or death of insured persons.

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 insurers 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 travelling expenses

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

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

Forced retirement

Means the permanent involuntary ending by the relevant sporting authority and a medical practitioner of an insured person's active participation in training and competition and their usual occupation as a result of a Concussion.

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

Temporary total disablement cover includes insured persons whose occupations are as full time housewives or househusbands.

Hospitalisation

Payable for injuries independent of illness or any other cause, which 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 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).

Legal advice helpline

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:

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

- a) loss by removal: or
- b) effective loss of use of one lung or one kidney, the spleen or the liver.

Loss of limb

In respect of:

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

- a) 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
- b) 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 the insurers is satisfied that the condition is permanent and without expectation of recovery.

Loss of speech

Total and permanent loss of speech.

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, the insurer 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.

Miscarriage

If the insured person suffers a miscarriage caused by bodily injury arising from an accident during the period of insurance and the effective time insurers will pay up to the benefit amount stated in the policy schedule. However insurers will not pay if the miscarriage is as a result of the insured person's deliberate act or out of any other cause other than bodily injury.

Paraplegia

Shall mean complete paralysis of the lower half of the body including both legs which results in Permanent Total Disablement.

Period of insurance

The period between and inclusive of the dates shown from: and to: in the policy schedule commencing at 00.00 hours on the earliest date shown and expiring at midnight on the latest date shown.

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:

1. Permanent total disablement 100%
2. Total loss of use of:
 - 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%
3. Loss of or total loss of use of:
 - a. foot below the level of the ankle(talo tibular joint) 50%
 - b. thumb 20%
 - c. one forefinger or big toe 15%
 - d. any other finger 10%
 - e. any other toe 4%

Permanent total disablement (PTD)

Means 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 the insurers 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 either to:

- a) their usual occupation if in gainful employment
- b) or if the insured person;
 - i) is not in gainful employment;
 - ii) is employed solely as a footballer;
 - iii) has football as their main employment;
 - iv) is under 16 years of age or under 18 years of age and in full time education;

then insurers will make an assessment to ascertain if the insured person is unable to carry out a business function, schooling, profession or occupation for which the insured person is fitted by way of education or experience.

Glossary continued.

In all cases permanent total disablement will be calculated on a medical assessment by Us or by an independent qualified medical practitioner appointed by insurers, and which results in the insured person's inability to perform, without assistance from another person, at least 2 of the following activities of daily living:

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on level ground

All assessments will be judged on if the insured person will be permanently affected for the remainder of their life.

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
- or
3. Primary dislocation claim
- or
4. Snapped or ruptured achilles tendon and or cruciate ligament claim

under this policy, the insurer will pay the insured person 75% of the costs for each session of necessary physiotherapy and/or chiropractic treatment incurred within 12 months of bodily injury, up to a maximum of £50 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

Quadriplegia/Tetraplegia

Shall mean complete paralysis of all four limbs which results in Permanent Total Disablement.

Qualified Medical Practitioner

Means a doctor or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:

- a. an Insured Person
- b. a relative or partner of an Insured Person

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 £5,000 for reasonable costs incurred to rehabilitate and/or retrain the insured person for an alternative occupation, subject to insurer's 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

Temporary total disablement (TTD)

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

Triplegia

Means complete paralysis of three limbs which results in Permanent Total Disablement

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.

Waiting period

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

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 the website bluefinsport.co.uk/ngis

Notify your members



It's good practise to consult with your players and officials to consider all the options available before selecting an appropriate level of cover.

Once a policy is purchased we would recommend making them fully aware of the extent of the cover in place (we include a useful poster with our policy pack for this very purpose).

This will help educate your members and also provide an opportunity for any individuals who may wish to purchase their own additional insurance protection to do so.

This can be particularly useful if they are, for example, self-employed and may wish to consider an income protection policy that could also cover sickness and provide 24/7 cover, not just from football activities.



Tear out

You must take care in answering all the following questions which are relevant to insurers in providing this insurance and setting the terms and premium. Please contact Bluefin Sport if you do not understand the question or the nature of the information required.

Presentation

This proposal form must be completed by an authorised individual; your partner, principal, director or member. All questions must be answered. If there is insufficient space to provide answers, additional information should be provided on your letter-headed paper.

Where details of your web address have been provided any information contained within or linked to it will be treated as not having been provided unless such information is specifically supplied to us in written form.

Guidance

If in doubt as to the meaning of any question contained within this proposal form or the issues raised in the sections entitled Information You Give Us or Presentation, advice should be sought from Bluefin Sport.

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.

Number of youth U13's teams & above Number of youth U12's teams and below

Please select level of cover required

✓ (Please tick)	Basic	Superior Gold	Superior Platinum
£ per U13's team & above	£17	£23	£31
£ per U12's team & below	£12	£17	£23

Would you like any optional extras?

(Available for Superior policies only)

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.

✓ (Please tick)	Superior Life 20 ☐	Superior Life 30 ☐	Extra Pack ☐	Physio-therapy ☐			✓ (Please tick)	Weekly Superior 16-18 yr olds ☐		
£ per U13's team & above £2	£4	£20	£6	£ C			£ per 16-18yr old teams £16	£ E		
£ per U12's team & below £2	£4	£16	£6	£ D			Number of teams			

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.

Please add the total premium due for all your teams (add boxes A to F)

Administration fee
(No fee online)

£5.00 F

£ Add A to F

Continued overleaf...

Please note that cover cannot commence until payment has been received and the application form accepted and cover confirmed to you in writing by Bluefin Sport.

lear out

7) Declaration

Definitions

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

We/Us/Our/Ourselves: XL Catlin.

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

Any information **You** have provided will be dealt with by **Us** in compliance with the provisions of the Data Protection Act 1998. For the purpose of providing this insurance and handling or any claims or complaints which may arise under it, **We** may need to transfer certain information which **You** have provided to other parties. By signing this proposal form **You** agree that such transfer(s) may be made.

Insurance administration

Information **You** supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and Bluefin Sport. It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. **Your** information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjustors or investigators). In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **You** have the right to access and if necessary rectify information held about **You**.

Law applicable

We and **You** are entitled to choose the law that will govern this contract of insurance. **We** propose the Laws of England and Wales and this will apply unless otherwise agreed.

Complaints procedure

We value the opportunity to investigate any concerns **You** may have about any aspect of the service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

If **You** have any questions or concerns about this policy or the handling of a claim, please contact Bluefin Sport through whom this policy was arranged. In the event that **You** remain dissatisfied and wish to make a complaint, **You** may do so at any time by referring the matter to the Complaints Manager at Catlin Underwriting Agencies Limited. The address is:

Complaints Manager, Catlin Underwriting Agencies Limited, 20 Gracechurch Street, London EC3V 0BG

Telephone Number: +44 (0) 20 7743 8487

Email: Catlinukcomplaints@catlin.com

If **You** remain dissatisfied after XL Catlin have considered **Your** complaint, it may be possible in certain circumstances to refer the complaint to Lloyd's. Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/ complaints and are also available from Catlin Underwriting Agencies Limited at the above address or from Lloyd's at:

Lloyds Complaints, One Lime Street, London EC3M 7HA

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, or **You** have not received a decision by the time Catlin Underwriting Agencies Limited and Lloyd's have taken eight (8) weeks overall to consider **Your** complaint, **You** can refer **Your** complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone number: +44(0) 20 7964 1000

Email: complaint.info@financial-ombudsman.org.uk

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 as soon as possible.

I declare to the best of my knowledge:

- The above statements and particulars are true and complete.

I/we declare that the information disclosed in this proposal, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged.

Signature

Position within club

Date

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, Castlemead, Lower Castle St, Bristol BS1 3AG

Please note that cover cannot commence until payment has been received and the application form accepted and cover confirmed to you in writing by Bluefin Sport.

We can also provide football insurance for...



PROPERTY
(CLUBHOUSE
AND STADIA)



CONTENTS



**PERSONAL
ACCIDENT**
(FOR INDIVIDUALS)



TRAVEL/TOURS
(CLUBS/TEAMS)

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 XL Catlin 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 XL Catlin 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 or by contacting the FCA on 0800 111 6768

6. What to do if you have a complaint

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

in writing: Bluefin Sport
Castlemead, Lower Castle Street
Bristol, BS1 3AG
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

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Law applicable

These terms of business shall be governed and construed in accordance with the laws of England and the exclusive jurisdiction of the English courts unless we agree with you otherwise.

8. 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. We may 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.

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

Bluefin Insurance Services Limited and XL Catlin 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.

10. 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	☐
	We act as agent of the insurer	☒
Placing the insurance (when we arrange for your cover to start)	We act as your agent	☐
	We act as agent of the insurer	☒
In the event of a claim	We will act as your agent	☒
	We will act as agent of the insurer	☐

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

myClubinsurance



For amateur and semi-professional sports clubs

To make sure you are appropriately covered, our myClubinsurance policy can be built around your particular needs. Whether you require stand-alone liability cover or full buildings and contents protection, the policy can be adapted to suit.



LIABILITIES



**BUILDINGS
AND STADIA**



CONTENTS



**BUSINESS
INTERRUPTION**



**FIXED
FLOODLIGHTS**



**SCOREBOARDS
AND SIGHTSCREENS**



**FIXED
GOALS/POSTS**



**PLAYING SURFACES
(NATURAL / ARTIFICIAL)**

0345 872 5060

myclub@bluefinsport.co.uk

bluefinsport.co.uk/myclub

BluefinSport



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

BluefinSport

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