

# NATIONAL GAME INSURANCE SCHEME FOOTBALL ACTIVITY DURING COVID-19

With continued uncertainty surrounding the return of grassroots football, the National Game Insurance Scheme (NGIS) aims to support clubs and teams at this challenging time.

## WILL THE NGIS INSURANCE POLICIES PROVIDE COVER DURING COVID-19?

The scheme provides two forms of insurance protection, **personal accident** and **legal liability**. Both products operate from 1 July to 30 June each calendar year.

Provided your club/team adhere to current Government/FA COVID-19 guidelines, these policies can continue to provide protection during this crisis.



FOLLOW THE GUIDELINES



PERSONAL ACCIDENT



LEGAL LIABILITY

In the case of liability insurance we would strongly encourage risk assessments and record keeping of the procedures and checks in place. Whilst this is not a condition of the insurance, you still have to maintain a duty of care and it can also assist in the defence of a claim. All policies are subject to the standard policy terms, conditions and exclusions that can be found at [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis).



## WHEN CAN I BUY NGIS PERSONAL ACCIDENT INSURANCE? WHAT IF WE ARE NOT READY TO RETURN TO FOOTBALL YET?

All policies for the 2019/20 season will expire on 30 June 2020. With no indication of a return to normal football activity some clubs/teams may understandably choose to delay the purchase of this insurance cover.

If you decide to let this policy lapse it will mean there will be no personal accident cover for your players and officials. However, it is an FA rule that you must have this insurance protection in place each football season. Therefore, when you decide the time is right to return to some organised club/team activity (adhering to the latest Government and The FA guidelines) we aim to provide as much support and flexibility as we can.

Adult 11 a side and all youth team premiums for the 2020/21 season will include a COVID-19 discount (16.75%) to reflect the period of inactivity from the 2019/20 season. Furthermore, we will automatically pro-rata premiums for any policies purchased in the weeks/months beyond 1 July meaning that premiums will gradually reduce further to reflect the shortened policy period to 30 June 2021 common renewal date.

We can also provide an instalment option for premiums over £74. You can pay over 5 monthly instalments\*. This option is available when purchasing on our website.

\*(£10 minimum charge, 6% variable interest rate, 36.76% APR variable).



COVID-19 DISCOUNT (16.75%). THE 2019/20 SEASON WAS CANCELLED. ALL ADULT AND YOUTH TEAM PREMIUMS WILL INCLUDE A REDUCTION TO REFLECT THIS PERIOD OF INACTIVITY.



PRO-RATA PREMIUMS FOR POLICIES PURCHASED BEYOND 1 JULY 2020 THE PREMIUM WILL REDUCE TO REFLECT THE SHORTENED POLICY PERIOD TO 30 JUNE 2021.



BUY ONLINE 24/7. WHEN YOU ARE READY TO RETURN TO CLUB/TEAM ORGANISED ACTIVITY YOU CAN PURCHASE COVER AT ANY TIME ON OUR WEBSITE [WWW.BLUEFINSPORT.CO.UK/NGIS](http://WWW.BLUEFINSPORT.CO.UK/NGIS)



SPREAD THE COST. PREMIUMS OVER £74 CAN ALSO BE PAID OVER 5 MONTHLY INSTALMENTS\* VIA OUR WEBSITE.

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## HOW CAN I BUY NGIS LIABILITY INSURANCE?

This insurance is arranged by your County FA as a group policy so clubs/teams usually obtain this cover via the affiliation process with them. This group policy expires on the 30 June 2020.

NGIS liability cover applies to all affiliated clubs and teams that play at Step 5 and below (men's) or Tier 3 and below (women's).

To ensure protection for these clubs/teams, the legal liability insurance will automatically continue from renewal and will provide cover for all clubs/teams from 1 July 2020 to 30 June 2021.

This will be regardless of the date a club/team affiliates during the 2020/21 season and will mean that if a club/team are not sure when to return to activities safely, cover will always be active.

The premium is therefore fixed 'per club' whenever you decide to affiliate. This covers an unlimited number of teams 'per club' so continues to represent significant value.

## WHY DO WE NEED LIABILITY PROTECTION IF WE AREN'T EVEN PLAYING?

The NGIS provides more than just £10m public liability cover it includes £10m employers' liability, £10m committee liability, £10m professional indemnity and £500k cyber liability. Therefore, for a variety of reasons, it will be important to ensure there is no gap in protection. Here's a few reasons why:



**PROPERTY OWNERS LIABILITY** SOME CLUBS OWN CHANGING FACILITIES, SPECTATORS STANDS ETC. INCIDENTS CAN STILL OCCUR - FOR EXAMPLE WHILST VISITING FACILITIES FOR SECURITY CHECKS.



**CYBER LIABILITY** WE ANTICIPATE MANY CLUBS ARE OPERATING IN A DIFFERENT WAY AND POTENTIALLY INCREASING THEIR CYBER EXPOSURES



**COMMITTEE LIABILITY** COVER FOR CLAIMS MADE DIRECTLY AGAINST INDIVIDUALS AT THE CLUB, E.G. OFFICER, COMMITTEE MEMBER, DIRECTOR AND/OR TRUSTEE FOR ALLEGED WRONGFUL ACTS.



**ABUSE COVER** IF AN ALLEGED INSURABLE EVENT OCCURRED LAST YEAR, BUT WAS MADE TODAY, IT WOULD BE THE ACTIVE INSURANCE AT THE TIME THE CLAIM WAS MADE THAT WOULD BE TRIGGERED.



**EMPLOYERS LIABILITY** FOR INJURIES CAUSED TO AN EMPLOYEE OF THE CLUB ARISING OUT OF AND IN THE COURSE OF SUCH EMPLOYMENT. THIS INCLUDES VOLUNTEERS - FOR EXAMPLE MAINTAINING PITCHES ETC.



**PROFESSIONAL INDEMNITY** FOR NEGLIGENT ACTS, ERRORS OR OMISSIONS, LIBEL, SLANDER AND DEFAMATION. INCLUDES COVER FOR COACHING ACTIVITIES THAT MAY BE GIVEN IN RETURN FOR A FEE.

This is a marketing communication.

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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For further guidance, information and support please contact email [nationalgame@bluefinsport.co.uk](mailto:nationalgame@bluefinsport.co.uk) or visit [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis) Please stay safe and play safe.



**The National Game Insurance Scheme**

Delivered by The FA's appointed broker, Bluefin Sport