

# Summary of Cover – Adult & Youth Teams

## Football Team Group Personal Accident & Life Cover

This is a summary of cover and does not contain all the terms and conditions of the policy. The full terms, conditions, exclusions and limitations can be found in the policy document, a copy can be viewed at [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis) or available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by Catlin Underwriting Agencies Ltd.

### Statement of demands and needs

This personal accident insurance product is designed to meet the demands and needs of most amateur football clubs that wish to protect their members against the 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've chosen will dictate whether cover includes a weekly benefit in addition to the one-off lump sums.

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

### Significant Features and Benefits – Adult Teams

**\*\*Please note:** Basic and Intermediate cover levels may not be available in some Counties\*\*

Cover applies to persons as defined in the schedule;

Category A: Any Person who is a registered player of the Insured

Category B: Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

### SECTION A:

Effective Time (Benefit 1): Whilst an Insured Person is training and/or playing in Football matches

Effective Time (Benefit 2): Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a Football fixture or official club social events or attending Football training, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, including travelling directly to and from such activities

Benefits	(All cover levels) Maximum Sum Insured
1. Life Cover	Available benefits include: £10,000 / £20,000 / £30,000 (please refer to the policy schedule for the sum insured)
2. Accidental Death resulting from Bodily Injury	£30,000
3. Funeral Expenses	£5,000

## SECTION B:

Effective Time (All Benefits): Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a Football fixture or official club social events or attending Football training, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

Accidental Bodily Injury which causes: BENEFITS	Basic Cover Maximum Sum Insured	Intermediate Cover Maximum Sum Insured	Superior Cover Maximum Sum Insured
1. Permanent Total Disablement (including Permanent Partial Disablement)	Up to £50,000	Up to £50,000	Up to £60,000
2. Loss of One or more Limbs	£30,000	£30,000	£35,000
3. Loss of Sight in One or both Eyes	£30,000	£30,000	£35,000
4. Loss of Speech	£30,000	£30,000	£35,000
5. Loss of Hearing in a) both ears b) one ear	£30,000 £7,500	£30,000 £7,500	£35,000 £8,750
6. Loss of Internal Organ	X	£30,000	£35,000
7. Tetraplegia / Quadriplegia	£100,000	£100,000	£100,000
8. Triplegia / Paraplegia / Hemiplegia	£50,000	£50,000	£50,000
9. Concussion (Long Term)	X	X	Up to £10,000
10. Concussion (Moderate & Severe)	X	X	Up to £250
11. Miscarriage	£500	£500	£500
12. a) Temporary Total Disablement (TTD) – monthly benefit 14 day Deferment Period & 24 month Benefit Period	X	X	Available levels include: £120, £200, £300, £400 and £600 per month* (please refer to the policy schedule for the sum insured)
b) Home Help (TTD Extension) Includes being a full time housewife or househusband as an occupation with 14 day Waiting Period & 24 month Benefit Period	X	X	Available levels include: £120, £200, £300, £400 and £600 per month* (please refer to the policy schedule for the sum insured)
c) Student not in Gainful Employment (TTD Extension) 14 day Waiting Period & 2 month Benefit Period	X	X	Up to £140 per month
d) Student Tutorial Cover (TTD Extension) 7 day Waiting Period & 6 month Benefit Period	X	X	Up to £140 per month
13. Childcare Expenses (in event of a claim under 2-8) 14 day Waiting Period & 2 month Benefit Period	X	X	Up to £400 per month
14. Chauffeur Expenses (in event of a claim under 2-8) 14 day Waiting Period & 2 month Benefit Period	X	X	Up to £400 per month
15. Broken Bones – Leg, Foot, Arm, Cheek, Collar, Skull, Hips and/or Jaw	X	£250	£250
16. Primary Dislocation (Kneecap, Elbow,	X	£250	£250

Shoulder or Hip)			
17. Snapped / Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	X	£250	£250
18. Coma Benefit – Maximum benefit Period 365 days	X	X	£30 per day
19. Emergency Medical Expenses	X	X	£500
20. Extra Travelling Expenses – Maximum benefit Period 1 month	X	X	£100
21. Home /Car Adaptation benefit	X	X	Up to £25,000
22. Hospitalisation benefit – Maximum benefit Period 30 days	X	£25 per day	£25 per day
23. Rehabilitation and Retraining	X	X	Up to £5,00
24. Examination Re-sit benefit	X	X	Up to £2,500
25. Emergency Dental Pain Relief	X	£100	£100
26. Facial & Bodily Scarring	X	X	£600
27. Medical Certification Expenses	X	X	£50
28. Loss of or Damage to Football Kit or Football Boots (following injury during the Effective Time)	X	X	Up to £100

Services Included			
Helpline – Counselling	X	X	Operates 24 hours a day, 365 days per year
Helpline – Legal Advice	X	X	Operates 24 hours a day, 365 days per year
Optional Superior Extra			
Broken Bone Top Up	X	X	Increase broken bones benefit from £250 to £375
Dental Injury	X	X	Up to £250
Physiotherapy	X	X	Up to £500 - 75% of costs up to a maximum of £50 per week for up to 10 sessions

## Significant Features and Benefits – Youth Teams

Cover applies to persons as defined in the schedule;

Category A: Any Person who is a registered player of the Insured

Category B: Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

### SECTION A:

Effective Time (Benefit 1): Whilst an Insured Person is training and/or playing in football matches

Effective Time (Benefit 2): Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

Benefits	(All cover levels) Maximum Sum Insured
1. Life Cover	Available levels include: £10,000 / £20,000 / £30,000 (please refer to the policy schedule for the sum insured)
2. Accidental Death resulting from Bodily Injury	£10,000
3. Funeral Expenses	£5,000

### SECTION B:

Effective Time (All Benefits): Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, including travelling directly to and from such activities

Accidental Bodily Injury which causes: BENEFITS	Basic Maximum Sum Insured	Superior Gold Maximum Sum Insured	Superior Platinum Maximum Sum Insured
1. Permanent Total Disablement(including Permanent Partial Disablement)	Up to £100,000	Up to £100,000	Up to £120,000
2. Loss of One or more Limbs	Up to £100,000	Up to £100,000	Up to £120,000
3. Loss of Sight in One or both Eyes	Up to £100,000	Up to £100,000	Up to £120,000
4. Loss of Speech	Up to £100,000	Up to £100,000	Up to £120,000
5. Loss of Hearing in a) both ears b) one ear	£100,000 £25,000	£100,000 £25,000	£120,000 £30,000
6. Loss of Internal Organ	£25,000	£25,000	£30,000
7. Tetraplegia / Quadriplegia	£100,000	£100,000	£120,000
8. Triplegia / Paraplegia / Hemiplegia	£50,000	£50,000	£60,000
9. Concussion a) Long Term b) Moderate & Severe	Up to £10,000 X	Up to £10,000 Up to £250	Up to £10,000 Up to £250
10. Miscarriage	£500	£500	£500
11. a) Temporary Total Disablement (TTD) – monthly benefit 14 day Waiting Period & 12 month Benefit	£200 per month*	£200 per month*	£300 per month*

Period			
b) Home Help (TTD Extension) Includes being a full time housewife or househusband as an occupation with 14 day Waiting Period & 12 month Benefit Period	£200 per month*	£200 per month*	£300 per month*
c) Student not in Gainful Employment (TTD Extension) 14 day Waiting Period & 2 month Benefit Period	X	£140 per month*	£140 per month*
d) Student Tutorial Benefit (TTD Extension) 7 day Waiting Period & 3 month Benefit Period	X	X	X
12. Broken Bones – Leg, Foot, Arm, Cheek, Collar, Skull, Hip and/or Jaw	£200	£200	£250
13. Broken Bones – Nose, Fingers and Toes	£75	£75	£75
14. Primary Dislocation (Kneecap, Elbow, Shoulder or Hip)	£250	£250	£250
15. Snapped / Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	£250	£250	£250
16. Coma – Maximum benefit Period 365 days	£30 per day	£30 per day	£30 per day
17. Emergency Dental Pain Relief	X	£200	£250
18. Emergency Medical Expenses	X	£200	£250
19. Extra Travelling Expenses - Maximum Benefit Period 1 month	X	£100	£100
20. Damaged Sports Glasses (Prescription)	X	£75	£75
20. Home /Car Adaptation Benefit	X	£25,000	£25,000
21. Hospitalisation – Maximum Benefit Period 30 days	X	£30 per day	£30 per day
22. Rehabilitation and Retraining	X	£5,000	£5,000
23. Facial & Bodily Scarring	X	Up to £600	Up to £600
24. Medical Certification Expenses	X	Up to £50	Up to £50
25. Physiotherapy cover	X	X	Up to £500 - 75% of costs up to a maximum of £50 per week for up to 10 sessions
26. Loss of or Damage to Football Kit or Football Boots (following injury during the Effective Time)	X	Up to £100	Up to £100
<b>Services Included</b>			
Helpline – Counselling Helpline - Legal Advice	X	Operates 24 hours a day, 365 days per year	Operates 24 hours a day, 365 days per year
<b>Optional Superior Extra</b>		<b>Benefits</b>	
Parent/Legal Guardian Inconvenience Cover	Up to £100 in the event of unforeseen travel costs in the event of an accident		

Physiotherapy cover (included as standard under Superior Platinum cover)	Up to £500 - 75% of costs up to a maximum of £50 per week for up to 10 sessions
Student Tutorial Cover	Up to £140 per month with 7 day Waiting Period & 6 month benefit period
Examination Re-sit benefit	Up to £2,500
Dental Injury	Up to £250 (Superior Platinum only)
Temporary Total Disablement (only available to 16-18 yr olds employed 16 hours or more per week)	£140 per month* with 14 day Waiting Period & 12 month Benefit Period

## Significant or Unusual Exclusions or Limits for Adult & Youth Teams

Full details of our exclusions can be found in the policy wording.

This policy does not cover:

- Being a professional footballer
- Suicide or deliberate self harm
- 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/syndrome
- Influence of solvents, drugs or medication unless prescribed
- Sickness Illness or disease with regard to Section A benefit 2, and all benefits and extensions covered under Section B
- Naturally occurring condition or gradually operating cause
- Engaging in a criminal act, riot or civil commotion
- Temporary Total disablement if the Insured Person has no paid usual occupation or is engaged in their occupation for less than 16 hours per week, or if the Insured person's usual occupation is as a professional footballer
- Motorcycling other than mopeds or scooters up to 50cc
- Club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off ground
- Life Cover if the death was caused by Bodily Injury which resulted from an Accident or any Illness, injury or medical condition which the Insured Person knew about at the commencement of the Period of Insurance
- Insured Persons engaging in Hazardous Activities (as defined in policy wording) with regard to benefits covered under Section A

### Permanent Total Disablement

Is whilst you are permanently prevented from undertaking your usual occupation outside of football. If you have no occupation outside of football, it would be if you are permanently prevented from undertaking any occupation for which you are fitted by way of education, training or experience. This will be different for players over the age of 55 - see below.

### Age Limit

Players - Up to 55 years (80 years for Walking Football)\* (some limited restricted benefits from 55 years until attainment of 75 years apply – please refer to the next page for full details)

Officials - Up to 75 years (80 years for Walking Football)\* (some limited restricted benefits after this age limit apply – please refer to the next page for full details)

\*Age limit for Life cover (Section A, Benefit 1) has a minimum entry level of 6 years and maximum age limit of 50 years

### Duration of Policy

The policy will remain in force from the date of commencement and is renewable 30<sup>th</sup> June each year

### Cancellation Rights

- The Insurer may cancel this Policy by giving thirty days written notice to the Insured at their last known address and in such event the Premium for the period up to the date when the cancellation takes effect shall be calculated and the Insurer shall promptly return any unearned portion of the Premium paid.
- In the event of cancellation by the Insurer the Insured must notify all Insured Persons of such cancellation.
- The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium will be payable.
- The Insurer reserve the right to retain the annual premium where claims have occurred in the Period of Insurance when cancellation takes place.

## How to Claim

All claims must be submitted to **Woodgate & Clark Limited**. A Claim Form can be found on our website [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis)

If you wish to submit details of your claim by post please arrange for the fully completed form to be sent to:

Football PA Claims Team  
Woodgate & Clark Ltd  
The Red House  
King Street  
West Malling  
Kent  
ME19 6QT

Email [footballpaclaims@woodgate-clark.co.uk](mailto:footballpaclaims@woodgate-clark.co.uk)

## Complaints Procedure

If you wish to register a complaint please contact your regular Bluefin Sport contact or:

Head of Quality  
Marsh Ltd  
Tower Place  
London EC3R 5BU  
Phone: 020 7357 1000  
Email: [qualify.feedback@marsh.com](mailto:qualify.feedback@marsh.com)

Should you remain dissatisfied with the way we resolve a complaint you may have the right to refer to the Financial Ombudsman Service, free of charge. Details below.

b) Complaints Manager  
Catlin Underwriting Agencies Ltd  
20 Gracechurch Street  
London  
EC3V 0BG

Tel: 44 (0) 20 7743 8487  
e-mail: [axaxlukcomplaints@axaxl.com](mailto:axaxlukcomplaints@axaxl.com)

If You remain dissatisfied after We 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](http://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  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for Catlin Underwriting Agencies Limited is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

## Adult Football Teams

<b>Benefits applicable for persons over the age of 55 (Category A - players) and over 75 years (Category B - officials):</b>						
<b>Benefits</b>	<b>Basic Limits: For persons older than 55 years of age but less than 75 years of age</b>	<b>Intermediate Limits: For persons older than 55 years of age but less than 75 years of age</b>	<b>Superior Limits: For persons older than 55 years of age but less than 75 years of age</b>	<b>Basic Limits: For persons older than 75 years of age</b>	<b>Intermediate Limits: For persons older than 75 years of age</b>	<b>Superior Limits: For persons older than 75 years of age</b>
Accidental Death	£15,000	£15,000	£15,000	£3,000	£3,000	£3,000
Life Cover	X	X	X	X	X	X
Funeral Expenses	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000
Permanent Total Disablement*	Up to £25,000*	Up to £25,000*	Up to £30,000*	X	X	X
Loss of Sight in One or Both Eyes	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Loss of One or more Limbs	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Tetraplegia / Quadriplegia	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Triplesia / Paraplegia / Hemiplegia	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Concussion (Long Term)	X	X	X	X	X	X
Concussion (Moderate & Severe)	X	X	Up to £250	X	X	X
Miscarriage	X	X	X	X	X	X
Temporary Total Disablement	X	X	X	X	X	X
Broken Bones	X	£75	£75	X	X	X
Dislocation of Kneecap, Elbow, Shoulder or Hip	X	£75	£75	X	X	X
Snapped / Ruptured Achilles Tendon or CL	X	£75	£75	X	X	X
Loss of Speech	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Loss of Hearing both ears	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Loss of Hearing one ear	£3,750	£3,750	£4,375	£625	£625	£625
Loss of Internal Organ	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Emergency	X	X	X	X	X	X



Dental Pain Relief						
Emergency Medical Expenses	X	X	£250	X	X	£50
Rehabilitation and retraining expenses	X	X	£1,250	X	X	£250
Home/Car Modification expenses	X	X	£5,000	X	X	£1,000
Extra Travelling Expenses - max 1 month	X	X	£50	X	X	£50
Coma Benefit - max 365 days	X	X	£12.50 per day	X	X	£12.50 per day
Hospitalisation benefits - max 4 weeks	X	£12.50 per day	£12.50 per day	X	£12.50 per day	£12.50 per day
Legal advice and Counselling helplines	X	X	Included	X	X	Included
Facial & Bodily Scarring	X	X	X	X	X	X
Student Tutorial	X	X	X	X	X	X
Examination Re-sit Benefit	X	X	X	X	X	X
Medical Certification Expenses	X	X	Up to £50	X	X	Up to £50
Loss of or Damage to Football Kit or Football Boots	X	X	Up to £100	X	X	X

#### Additional notes:

\*For players aged 55 years to 75 years of age and officials over 75 years of age the Permanent Total Disablement benefit is only applicable if the Insured Person is in full-time employment at the time of loss and 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 Office, 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.

## Youth Teams

<b>Benefits applicable for persons over the age of 75 years (Category B – officials only):</b>		
<b>Benefits</b>	<b>Basic Limits: For persons older than 75 years of age (Officials only)</b>	<b>Superior Limits: For persons older than 75 years of age (Officials only)</b>
Accidental Death	£3,000	£3,000
Life Cover	X	X
Funeral Expenses	Up to £5,000	Up to £5,000
Permanent Total Disablement*	X	X
Loss of Sight in One or Both Eyes	£3,000	£3,000
Loss of One or more Limbs	£3,000	£3,000
Tetraplegia / Quadriplegia	X	X
Triplegia / Paraplegia / Hemiplegia	X	X
Concussion (Long Term)	X	X
Concussion (Moderate & Severe)	X	X
Miscarriage	X	X
Temporary Total Disablement benefit	X	X
Broken Bones	X	X
Dislocation of Kneecap, Elbow, Shoulder or Hip	X	X
Snapped / Ruptured Achilles Tendon or CL	X	X
Loss of Speech	£3,000	£3,000
Loss of Hearing both ears	£3,000	£3,000
Loss of Hearing one ear	£625	£625
Loss of Internal Organ	£3,000	£3,000
Emergency Dental Pain Relief	X	X
Emergency Medical Expenses	X	£50
Rehabilitation and Retraining -	X	£250
Home / Car Adaptation expenses -	X	£1,000
Extra Travelling Expenses - max 1 month	X	£50
Coma benefit - max 365 days	X	£12.50 per day
Hospitalisation benefit - max 4 weeks	X	£12.50 per day
Legal advice and Counselling helplines	X	Included
Facial and Bodily Scarring	X	X
Student Tutorial	X	X
Examination Re-sit Benefit	X	X
Medical Certification Expenses	X	Up to £50
Physiotherapy cover	X	X
Loss of or Damage to Football Kit or Football Boots	X	X

