



The Paragon  
32-36 Victoria Street  
Bristol  
BS1 6BX

t: 0345 872 5060  
(Mon - Fri, 9am to 5pm)  
[bluefinsport.co.uk/ngis](http://bluefinsport.co.uk/ngis)

Dear Club Secretary

## National Game Insurance Scheme (NGIS)

Thank you for purchasing football team personal accident insurance via the Cheshire FA group policy. This policy has been arranged by Bluefin Sport and underwritten by Catlin Underwriting Agencies Ltd. 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 your policy schedule and policy wording is enclosed and it is important that you read these carefully to ensure that all the details are correct and the cover meets your requirements.

If you need to make any changes or have any questions, please call our dedicated sports team on **0345 872 5060** and we will be happy to help you.

This letter, together with our Terms of Engagement enclosed, forms the legal agreements between us.

Should you require additional copies of the policy wording to give to your team members, or should you wish to upgrade the cover being provided this can be arranged at all times on our website: [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis)

Enclosed you will also find a one page summary of the benefits provided, and we recommend this is displayed in a prominent position in your clubs changing rooms or club notice board to ensure the cover details are available to all your players who qualify for protection under this policy.

**Please make a note of the unique Bluefin Sport ref which will help us deal more efficiently with any enquiry:**

Insured: Cheshire FA Affiliated Youth Teams

Bluefin Sport Ref: 11083784



### Making a claim

Should a player 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 [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.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, The Red House, King Street, West Malling, Kent, ME19 6QT or email [footballpaclaims@woodgate-clark.co.uk](mailto:footballpaclaims@woodgate-clark.co.uk).

It is important the club secretary signs each claim form to confirm the person making the claim is a member of the club/team insured under this policy. 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 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 monthly 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.

### 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.

Please ensure you visit our website which is dedicated to grassroots football. The news section is regularly updated and valuable advice is provided under the Kick the Risk section.

Yours faithfully,

**Bluefin Sport**

Tel: 0345 872 5060

E: [nationalgame@bluefinsport.co.uk](mailto:nationalgame@bluefinsport.co.uk)

#### We can also provide football insurance for...



**PROPERTY**  
(CLUBHOUSE  
AND STADIA)



**CONTENTS**



**PERSONAL  
ACCIDENT**  
(FOR INDIVIDUALS)



**TRAVEL/TOURS**  
(CLUBS/TEAMS)

Call **0345 872 5060** or email [sport@bluefinsport.co.uk](mailto:sport@bluefinsport.co.uk) Mon to Fri 9am to 5pm



## Youth Teams policy schedule

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

Policy Number:	SL8000599922
Insurer:	Catlin Underwriting Agencies Ltd
Bluefin Sport Ref:	11083784
Intermediary Name:	Bluefin Sport
Insured:	Cheshire FA - Affiliated Youth Teams, as declared
Address:	Hartford House Moss Lane Northwich Cheshire
Postcode:	CW8 4BG
	Affiliated Football Club
Business description:	Youth Teams - U18s and below  Soccer Tots (i.e. up to U-6) are automatically insured for non-competitive football training
Level of Cover	Superior Gold cover
Date of issue:	06/06/2019
Period of Insurance:	01/07/2019 or date of affiliation if later to 30/06/2020 (Both dates inclusive)
Reason for issue:	New Business

**IMPORTANT NOTE: Please note if an affiliated Youth club/team purchases an upgraded level of Personal Accident insurance via Bluefin Sport, that policy will replace this policy in its entirety**

## Personal Accident Policy Schedule

### Youth team benefits

### Section A – Life & Accidental Death cover

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Category	Benefit	Effective Time	Maximum Limits per Insured Person
A & B	1. Life Cover	ET1	£10,000
A & B	2. Accidental Death resulting from Bodily Injury	ET2	£10,000
A & B	3. Funeral Expenses	ET2	£5,000

Code	Effective Time
<b>ET1</b>	Whilst an Insured Person is training and/or playing in football matches only
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events, 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)

\* includes a memorial benefit of £1,000 (payable to the football club)

## Section B – Injury

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Code	Effective Time
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events, 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)

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
<b>A &amp; B</b>	1. Permanent Total Disablement	ET2	Up to £100,000
<b>A &amp; B</b>	2. Loss of Limbs	ET2	£100,000
<b>A &amp; B</b>	3. Loss of Sight in One or both Eyes	ET2	£100,000
<b>A &amp; B</b>	4. Loss of Speech	ET2	£100,000
<b>A &amp; B</b>	5. a) Loss of Hearing (both ears)	ET2	£100,000
<b>A &amp; B</b>	5. b) Loss of Hearing (one ear)	ET2	£25,000
<b>A &amp; B</b>	6. Loss of Internal Organs	ET2	£25,000
<b>A &amp; B</b>	7. Tetraplegia / Quadriplegia	ET2	£100,000
<b>A &amp; B</b>	8. Triplegia / Paraplegia / Hemiplegia	ET2	£50,000
<b>A &amp; B</b>	9. Concussion (Long Term)	ET2	£10,000
<b>A &amp; B</b>	10. Concussion (Moderate & Severe)	ET2	Up to £250
<b>A &amp; B</b>	11. Miscarriage	ET2	£500
<b>B</b>	12. a) Temporary Total Disablement* for Club Officials Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days Home Help Benefit - Includes being a full time housewife or househusband as an occupation Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days	ET2	£200 per month

\*Cover for Students not in gainful employment is restricted to £140 per month, up to a maximum of 2 months

## Section B – Injury: Extensions of cover

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	Emergency Medical Expenses	ET2	£200
A & B	Emergency Dental Pain Relief Expenses	ET2	£200
A & B	Broken Bones – Legs, collar, Arms, Cheek, Jaw, Skull, Hip and/or Foot	ET2	£200
A & B	Broken Bones – Nose, Fingers and Toes	ET2	£75
A & B	Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip	ET2	£250
A & B	Snapped/Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	ET2	£250
A & B	Extra Travelling Expenses Benefit Period: 1 month	ET2	£100
A & B	Damaged Sports Glasses (Prescription)	ET2	Up to £75
A & B	Rehabilitation and retraining	ET2	Up to £5,000
A & B	Home/Car Adaptation and Home Relocation Expenses	ET2	Up to £25,000
A & B	Hospitalisation Benefits – Maximum benefit Period 30 days	ET2	£30 per day
A & B	Coma Benefit – Maximum benefit Period 365 days	ET2	£30 per day
A & B	Facial & Bodily Scarring	ET2	Up to £600
A & B	Medical Certification Expenses	ET2	Up to £50
A & B	Loss of or Damage to Football Kit or Football Boots (following bodily injury sustained during the Effective Time)	ET2	Up to £100

Services	Available
Helpline – Counselling (see page 4 of the Policy wording)	24/7
Helpline – Legal Advice (see page 4 of the policy wording)	24/7

Aggregate Limit	
<b>Per Event Overall:</b>	£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																																					
<b>1</b>	<p><b>Endorsement 1 - Permanent Partial Disablement</b></p> <p>Compensation under Section B, Benefit 1 <b>Permanent Total Disablement</b> 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"> <li>a. back or spine (excluding cervical) without cord involvement 40%</li> <li>b. neck or cervical spine without cord involvement 30%</li> <li>c. shoulder, elbow or wrist 25%</li> <li>d. hip, knee or ankle 20%</li> </ul> <p>2. Loss of or total loss of use of:</p> <ul style="list-style-type: none"> <li>a. foot below the level of the ankle(talofibular joint) 50%</li> <li>b. thumb 20%</li> <li>c. one forefinger or big toe 15%</li> <li>d. any other finger 10%</li> <li>e. any other toe 4%</li> </ul> <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 <b>Insured Person's</b> occupation.</p> <p>Provided that:</p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>																																				
<b>2</b>	<p><b>Endorsement 2 – Age limit extension</b></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: 60%;">Benefits</th> <th style="width: 40%;">Superior Limits: For persons older than 75 years of age <b>(Officials only)</b></th> </tr> </thead> <tbody> <tr> <td>Persons covered</td> <td>Category B only</td> </tr> <tr> <td>Section A: Benefit 2 Accidental Death resulting from Bodily Injury</td> <td>£3,000</td> </tr> <tr> <td>Section A: Benefit 3 Funeral Expenses</td> <td>£5,000</td> </tr> <tr> <td>Section B: Benefit 1*</td> <td>N/A</td> </tr> <tr> <td>Section B: Benefits 2-8 – other than 5b</td> <td>£3,000</td> </tr> <tr> <td>Benefit 5b</td> <td>£625</td> </tr> <tr> <td>Benefit 7</td> <td>N/A</td> </tr> <tr> <td>Home/Car Adaptation</td> <td>£1,000</td> </tr> <tr> <td>Broken Bones/Dislocation/Snapped or Ruptured Achilles Tendon or CL</td> <td>N/A</td> </tr> <tr> <td>Emergency Medical Expenses</td> <td>£50</td> </tr> <tr> <td>Rehabilitation and Retraining expenses</td> <td>£250</td> </tr> <tr> <td>Hospitalisation benefits</td> <td>£12.50 per day (max 4 weeks)</td> </tr> <tr> <td>Coma benefit</td> <td>£12.50 per day (max 365 days)</td> </tr> <tr> <td>Extra Travelling Expenses</td> <td>£50 (max 1 month)</td> </tr> <tr> <td>Helpline - Counselling</td> <td>YES</td> </tr> <tr> <td>Helpline – Legal Advice</td> <td>YES</td> </tr> <tr> <td>Medical Certification Expenses</td> <td>Up to £50</td> </tr> </tbody> </table>	Benefits	Superior Limits: For persons older than 75 years of age <b>(Officials only)</b>	Persons covered	Category B only	Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£3,000	Section A: Benefit 3 Funeral Expenses	£5,000	Section B: Benefit 1*	N/A	Section B: Benefits 2-8 – other than 5b	£3,000	Benefit 5b	£625	Benefit 7	N/A	Home/Car Adaptation	£1,000	Broken Bones/Dislocation/Snapped or Ruptured Achilles Tendon or CL	N/A	Emergency Medical Expenses	£50	Rehabilitation and Retraining expenses	£250	Hospitalisation benefits	£12.50 per day (max 4 weeks)	Coma benefit	£12.50 per day (max 365 days)	Extra Travelling Expenses	£50 (max 1 month)	Helpline - Counselling	YES	Helpline – Legal Advice	YES	Medical Certification Expenses	Up to £50
Benefits	Superior Limits: For persons older than 75 years of age <b>(Officials only)</b>																																				
Persons covered	Category B only																																				
Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£3,000																																				
Section A: Benefit 3 Funeral Expenses	£5,000																																				
Section B: Benefit 1*	N/A																																				
Section B: Benefits 2-8 – other than 5b	£3,000																																				
Benefit 5b	£625																																				
Benefit 7	N/A																																				
Home/Car Adaptation	£1,000																																				
Broken Bones/Dislocation/Snapped or Ruptured Achilles Tendon or CL	N/A																																				
Emergency Medical Expenses	£50																																				
Rehabilitation and Retraining expenses	£250																																				
Hospitalisation benefits	£12.50 per day (max 4 weeks)																																				
Coma benefit	£12.50 per day (max 365 days)																																				
Extra Travelling Expenses	£50 (max 1 month)																																				
Helpline - Counselling	YES																																				
Helpline – Legal Advice	YES																																				
Medical Certification Expenses	Up to £50																																				



## Personal accident insurance benefits summary for Youth Football teams

For distribution to members or to display in an area visible to members

**Insured club/team:** Cheshire FA Affiliated Youth Teams, as declared

**Level of cover:** Superior Gold

Life Cover (whilst playing &/or training only)	£10,000
Accidental Death	£10,000
Funeral Expenses	£5,000
Permanent Total Disablement	Up to £100,000
Loss of Sight in one or both eyes	£100,000
Loss of one or more Limbs	£100,000
Loss of Speech	£100,000
Loss of Hearing both ears	£100,000
Loss of Hearing one ear	£25,000
Loss of Internal Organ	£25,000
Tetraplegia / Quadriplegia	£100,000
Triplegia / Paraplegia / Hemiplegia	£50,000
Concussion (Long Term)	£10,000
Concussion (Moderate & Severe)	Up to £250
Miscarriage	£500
Emergency Medical Expenses	£200
Emergency Dental Pain Relief	£200
Broken Bones (Leg, Arm, Cheek, Collar, Skull, Hip and/or Jaw)	£200
Broken bones (Nose, Fingers and Toes)	£75
Primary Dislocation (Kneecap, Elbow, Shoulder or Hip)	£250
Snapped / Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	£250
Rehabilitation and Retraining	Up to £5,000
Home/Car Adaptation benefit	Up to £25,000
Monthly benefit for club officials (Temporary Total Disablement – TTD)	£200 per month
Hospitalisation benefit	£30 per day
Extra Travel Expenses	£100
Damaged Sports Glasses (Prescription)	Up to £75
Coma benefit	£30 per day
Legal Advice and Counselling helplines	24/7
Facial & bodily scarring	Up to £600
Medical Certification Expenses	Up to £50
Loss of or Damage to Football Kit or Football Boots (following an injury during the Effective Time)	Up to £100

**Please note:** Age limit – covers players up to 18 years and officials up to 75 years. Cover can be provided for officials above these age limits but reduced benefits to those shown above will apply, as detailed in the policy schedule issued to your club secretary.

Please contact the club secretary for a copy of the schedule or contact Bluefin Sport for further information. Policy terms and conditions apply. A full copy of the policy wording is available from your club secretary or at [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis).

### Not sure the cover provided is adequate for your needs?

If you feel the club should have purchased a different level of insurance for your team then please contact your club secretary to discuss. If required your club secretary can arrange alternative levels of cover (where possible) at any time of the season by contacting Bluefin Sport.

### Making a claim

All claims must be submitted to **Woodgate & Clark Ltd** who have been appointed by the Insurers to handle all claims on their behalf. A Claim Form can be found on our website [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis). Please arrange to return the fully completed form either by **Post** to Football PA Claims Team, Woodgate & Clark Ltd, The Red House, King Street, West Malling, Kent, ME19 6QT or email [footballpaclaims@woodgate-clark.co.uk](mailto:footballpaclaims@woodgate-clark.co.uk). It is important that you also notify your club secretary who will be required to sign your claim form to confirm you are a member of the club/team insured under this policy.

### Require assistance?

For more information or if you have any queries regarding the cover arranged please contact Bluefin Sport on 0345 872 5060, email [nationalgame@bluefinsport.co.uk](mailto:nationalgame@bluefinsport.co.uk) or visit [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis).