



**The National Game
Insurance Scheme**

Delivered by The FA's appointed broker, Marsh Sport

Guernsey Football Association

Group personal accident insurance

2024/25 season

Policy Schedule: Superior Platinum

Youth Teams

Valid from 1st July 2024



Group personal accident insurance for members participating in affiliated Youth Football

Cover will be provided upon completion of County FA affiliation

Confirmation of Insurance

Following your affiliation with the Guernsey Football Association please find enclosed the evidence of Personal Accident insurance for the 2024/25 football season. This policy has been arranged by Marsh Sport and underwritten by Aviva Insurance Limited. With this letter, you will find all the documents you need for this insurance. Please keep this documentation safe as you will need them to hand should you need to claim.

Your Policy

It is important that you read the policy schedule and policy wording carefully to familiarise yourself with the terms, conditions and exclusions and to ensure the policy fully meets your requirements.

Making a Claim

Should you need to make a claim it must be submitted to Marsh Sport.

A Claim Form can be found on our website www.marshsport.co.uk/ngis. If you wish to submit details of your claim by post please arrange to return the fully completed claim form to: **Marsh Sport, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG** or via email at: paclaims@marsh.com

We recommend you keep a copy of all documentation for your own records.

Statement of Demands and Needs

This personal accident insurance product is designed to meet the demands and needs of qualifying County FA affiliated teams that wish to be protected against the consequences of accidents whilst playing in, training for or travelling to a club fixture resulting in accidental; injury, death or disability.

This statement does not constitute advice or a personal recommendation for our personal accident insurance products.

Our Service

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



Affinity Solutions

Personal Accident Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

The Policyholder	Guernsey Football Association
Contact Address	Victoria Avenue Playing Field, St. Sampson, Guernsey, GY2 4BB, United Kingdom
Business Description	Football Governing Body: Administration, Development and Governance of Grassroots Football

Policy Details

Policy Number	100798252BDN/GY007
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1 st July 2024, or date of purchase if later, to 30 th June 2025
Renewal Date	1 st July 2025

Level of Cover	Cost per Youth Team
Superior Platinum	£23.21

2. Youth Team Benefits

Category	Insured Persons
Superior Platinum	Any Person who is a registered Youth player and any club officials up to the age of 75 years of age of the Policyholder

Category	Operative Time
Superior Platinum	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 FA educational 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).

Personal Accident		
Accidental bodily injury resulting in:	Superior Platinum	
Death	£10,000	
Loss of Sight in one or both eyes	£120,000	
Loss of Hearing in one ear	£30,000	
Loss of Hearing in both ears	£120,000	
Loss of one or more Limbs	£120,000	
Loss of Speech	£120,000	
Loss of Internal Organ	£30,000	
Permanent Total Disablement* (PTD)	Up to £120,000	
Permanent Partial Disablement (PPD)	Up to £120,000	
Temporary Total Disablement - TTD for club/team officials only. 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	£300 per month (£75 per week)	
Temporary Partial Disablement	Not Insured	Not Insured
Waiting Period applicable to TTD and TPD	n/a	14 days
Benefit Period applicable to TTD and TPD	n/a	52 weeks

*The basis of cover for permanent total disablement is usual occupation if the Insured Person is in full-time employment at the time of sustaining Bodily Injury. If an Insured person is not in full-time employment at the time of sustaining bodily injury then the basis of cover for permanent total disablement will be any and every occupation

Personal Accident Extensions	
Accidental bodily injury resulting in:	Superior Platinum
Executor Expenses (Executor Expenses Cover will start from the age of 6 years and cease at attainment of 50 years of age and is operative whilst playing and training only).	£10,000
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 Maximum any one loss - £1,000
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Concussion (Long Term)	£10,000
Concussion (Moderate/Severe)	£250
Dental & Optical Expenses	Up to £250
Facial and Bodily Scarring	Scar 1 to 5cm in length £250 Scar over 5cm and up to 10cm in length £500 Scar over 10cm in length £1,000 Maximum per Insured Person per Claim £1,000
Funeral Expenses	Up to £5,000
Home and Workplace Alteration	Up to £25,000
Home Help (TTD extension) 14 day waiting period, 12 month max. benefit period	£300 per month (£75 per week)
Hospitalisation	£50 per day up to £750
Medical Certification Expenses	Up to £50
Miscarriage	Up to £500
Medical Expenses - Including X-rays & scans	Up to £250
Outpatient Travel Expenses	Up to £100
Physiotherapy Treatment	Up to £500
Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250
Rehabilitation Expenses	Up to £5,000
Ruptured Achilles Tendon, Cruciate Ligament	£250

Student not in gainful employment (TTD extension) 14 day waiting period, 2 month max. benefit period	£140 per month (£35 per week)
Tetraplegia/Quadriplegia	£120,000
Triplegia/Paraplegia/Hemiplegia	£60,000
Damage to clothing/football boots by medical practitioner - up to	Up to £100
Wellbeing Services including Counselling (over 18s only)	24/7

*Please refer to the Aviva Wellbeing Services guide provided alongside this evidence of cover for full details of the services available and how to access them

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£120,000
Temporary Total Disablement:	Max. £300 per month (£75 per week)
Temporary Partial Disablement	Not Insured

Maximum Accumulation Limits	
Any One Aircraft:	£2,000,000
Any One Accident:	£2,000,000

Terms and Conditions

Wording applicable	The terms and conditions of the applicable sections of our standard Affinity Solutions policy wording will apply, a copy of which is available upon request from your Football Association or Marsh Sport.
Law Applicable	The appropriate law as set out below will apply unless you and the insurer agree otherwise. (1) The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or (2) In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or (3) Should neither of the above be applicable, the law of England and Wales will apply.
Amendments, extensions, endorsements (if any)	n/a



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

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

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