Marsh | The National Game Insurance Scheme
Delivered by The FA's appointed broker, Marsh Sport

Guernsey FA

Group personal accident insurance
2025/26 season

Policy Schedule: Superior 120

Adult 11 a side, Small-sided, Walking Football, Disability & Vets teams

Valid from 1st July 2025

Group personal accident insurance for members participating in affiliated Adult Football

Cover is available via County FA affiliation

Confirmation of Insurance

Following your affiliation with the Guernsey FA please find enclosed the evidence of Personal Accident insurance for the 2025/26 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 downloaded from the Making a Claim section on our website www.marshsport.co.uk/ngis

The club should complete the club details section and sign the claim form to validate the claim under the policy and then pass to the claimant for completion and submission to the claims team.

Fully completed claim forms along with any supporting documents should be submitted to the claims team at the contact details below:

E-mail: paclaims@marsh.com

Or write to us at: Marsh Sport, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG

In all cases, please quote your policy number.

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

Our Service

It is our intention to always provide you with the highest levels of service, 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 FA Affiliated Teams of the above Association as declared to insurers
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/GY001
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1st July 2025, or date of purchase if later, to 30th June 2026
Renewal Date	1st July 2026

Premium

Level of Cover	**Team Category: Cost per Team**	
	Adult Small Sided, Disability, Walking and Vets	**Adult 11 Aside**
Superior 120	£33.22	£55.36

Adult team benefits; adult 11 aside, small sided, disability, walking football and vets teams

Category	Insured Persons
Superior Cover	Any Players Up to 55 years of age, any club officials up to 75 years of age. The age limit for Walking Football teams is increased to 80 years of age for walking football players and officials.

Category	Operative Time
Superior Cover	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 resulting in:	**Superior 120**
Death	£30,000
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
Loss of Sight in one or both eyes	£35,000
Loss of Hearing in one ear	£8,750
Loss of Hearing in both ears	£35,000
Loss of one or more Limbs	£35,000
Loss of Speech	£35,000
Loss of Internal Organ	£35,000
Permanent Total Disablement* (PTD)	Up to £60,000
Permanent Partial Disablement (PPD)	Up to £60,000
Temporary Total Disablement. 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	£120 per month (£30 per week)
Waiting Period applicable to TTD	14 days
Benefit Period applicable to TTD	104 weeks
Temporary Partial Disablement (TPD)	Not Insured

*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.

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and the Prudential Regulation Authority

Accidental bodily injury resulting in:	Superior 120
Broken Bones	Arm (Humerus, Radius & Ulna) Hand or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Foot, Hip, Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 Fingers or Toes - £50 Maximum any one loss - £1,000
Childcare Benefit	Up to £400 per month (£100 per week) for 104 weeks
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Concussion (Long Term)	Up to £10,000
Concussion (Moderate & Severe)	Up to £250
Damage to clothing/football boots by medical practitioner	Up to £100
Dental & Optical Expenses	£200
Examination Re-sit	Up to £2,500
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, 24 month max. benefit period	£120 per month (£30 per week)
Hospitalisation	£50 per day up to £750
In-home Domestic Services and Commuting	Up to £5,000
Medical Certification Expenses	Up to £75
Medical Expenses. See Endorsement	Up to £500
Miscarriage	Up to £500
Outpatient Travel Expenses	Up to £100
Physiotherapy Treatment	Up to £500. £50 Excess applicable
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 Deferment period, 2 month maximum benefit period	£140 per month (£35 per week)
Student Tutorial Benefit (TTD Extension) 7 day waiting period, 6 month maximum benefit period	£140 per month (£35 per week)
Tetraplegia/Quadriplegia	£100,000
Triplegia/Paraplegia/Hemiplegia	£50,000
Wellbeing Services including Counselling (over 18s only) 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	24/7

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£60,000
Temporary Total Disablement:	Max. £120 per month (£30 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.
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)	Medical Expenses Endorsement for X-Rays & Scans If an Insured Person who is resident in Guernsey sustains Accidental Bodily Injury which results in them incurring ambulance charges or medical expenses, then medical expenses includes but is not limited to charges for X-rays and scans. The maximum amount We will pay is stated in the Schedule. Personal Accident Age Extension Endorsement If an Insured Player is over the age of 55 and up to 75 years or if a Walking Football Player is over the age of 80, or if an insured Club Official is over the age of 75 the benefits shown in the schedule will be replaced as follows:

Personal Accident Endorsement: Age Extension		
Accidental Bodily injury resulting in:	**Players**	**Officials**
Death	£15,000	£3,000
Broken Bones	£75	Nil
Coma Benefit	£50 per day up to £750	£50 per day up to £750
Concussion (moderate and severe)	Up to £250	Nil
Damage to Clothing/football boots	£100	Nil
Funeral Expenses	Up to £5,000	Up to £5,000
Hospitalisation	£50 per day up to £750	£50 per day up to £750
Home, Car and Workplace Alteration	Up to £5,000	Up to £1,000
Loss of Sight on one or both eyes	£17,500	£3,000
Loss of Hearing in one ear	£4,375	£625
Loss of Hearing in both ears	£17,500	£3,000
Loss of one or more Limbs	£17,500	£3,000
Loss of Speech	£17,500	£3,000
Loss of Internal Organ	£17,500	£3,000
Medical Certification Expenses	Up to £75	Up to £50
Medical Expenses	Up to £250	Up to £250
Outpatient Travel Expenses	Up to £100	Up to £100
Permanent Total Disablement	Up to £30,000	Nil
Rehabilitation Expenses	Up to £1,250	Up to £250
Tetraplegia / Quadriplegia	£17,500	£3,000
Triplegia, Paraplegia, Hemiplegia	£17,500	£3,000
Wellbeing Services including Counselling (Over 18s only)	24/7	24/7

Marsh

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

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