

Summary of Personal Accident Cover 2024 - 2025

We act as insurance brokers for The Football Conference Ltd T/As The Vanarama National League, and have arranged the following insurance policy on their behalf:

Insured Persons:	Any registered players of the member teams of The Vanarama National League U19's Alliance and U19's Regional Leagues
Operative Time:	Whilst the Insured Person is (a) Playing for the insured club at home or away fixtures. (b) Taking part in training organised by the insured club. (c) Travelling directly to or directly back from the insured clubs home or away fixtures as part of an organised party under the direction of the insured club. (d) Spectating at the insured club home and away fixtures. (e) Whilst attending official club and league activities.
Period of Insurance:	1st July 2024 to 30th June 2025
Insurer:	Aviva Insurance Limited
Policy Number:	100782256GPA

COVER:	Per Insured Person
Insured Event	Sum Insured
Personal Accident	
Death	£10,000
Loss of sight in one or both eyes	£100,000
Loss of one or more limbs	£100,000
Loss of hearing in both ears	£100,000
Loss of hearing in one ear	£25,000
Loss of Speech	£100,000
Loss of Internal Organs	£25,000
Permanent Total Disablement from any and every occupation	£100,000
Temporary Total Disability* - payable for up to 52 weeks from the date of the accident, excluding the first 14 days each and every claim Maximum: 100% of Insured person's gross weekly wage	£100 per week
Temporary Partial Disablement	Not Covered

* Endorsement 1 Out of Pocket Expenses

The amount shown in respect of Temporary Total Disablement shall mean Out of Pocket Expenses in respect of all Volunteers, Retired Persons, Unemployed persons and/or Labour only subcontractors.

Out of Pocket Expenses shall mean:

Any expenses necessarily incurred by an Insured Person as a direct result of Bodily Injury and in respect of, but not limited to, travel expenses to and from a medical facility, fees in respect of prescription medication and additional telephone charges where the additional use is as a direct result of the Bodily Injury.

Personal Accident Extensions

Accidental bodily injury resulting in:	Sum Insured
Broken Bones:	
Arm (Humerus, Radius & Ulna) or Wrist (Carpals)	£250
Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella)	£250
Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula)	£250
Coma Benefit - payable for each day up to a maximum of 730 days	£50 per day
Dental & Optical Expenses	Up to £500
Funeral Expenses	Up to £10,000
Hospitalisation - payable for each complete 24 hour period that the Insured Person spends as an in-patient	£50 per day Up to a maximum of £750
Medical Expenses	Up to £2,500
Primary Dislocation - Kneecap, Elbow, Shoulder or Hip	Up to £500
Rehabilitation Expenses	Up to £5,000
Snapped / Ruptured Achilles Tendon, Cruciate Ligament	Up to £1,000

Personal Accident Additional Extensions Endorsement

Medical Expenses (including Surgery, X-rays & Scans)

If an Insured Person sustains Accidental Bodily Injury which results in them incurring ambulance charges or Medical Expenses as an in-patient in a Hospital or nursing home. Medical Expenses includes but is not limited to charges for X-rays, scans and surgery

- This benefit cannot be claimed in addition to Broken Bones, Primary Dislocation or Snapped / Ruptured Achilles Tendon, Cruciate Ligament as a result of the same Event
- This benefit can only be claimed twice by an individual Insured Person during the Period of Insurance

Primary Dislocation - Kneecap, Elbow, Shoulder or Hip

Primary dislocation means the first time an Insured Person has suffered a dislocation of the following joints:

- i) kneecap
- ii) elbow
- iii) hip
- iv) shoulder

We will pay up to the amount stated in the schedule for any medical expenses incurred by the Insured Person in a Hospital. This includes but is not limited to X-rays, scans and surgery

- This benefit cannot be claimed in addition to Broken Bones, Medical Expenses or Snapped / Ruptured Achilles Tendon, Cruciate Ligament as a result of the same Event
- This benefit can only be claimed twice by an individual Insured Person during the Period of Insurance

Snapped / Ruptured Achilles Tendon, Cruciate Ligament

Snapped / Ruptured Achilles Tendon, Cruciate Ligament means the first time an Insured Person snaps or ruptures the Achilles Tendon and/or Cruciate Ligament.

- ❖ Achilles Tendon shall mean the tendon joining the muscles in the calf of the leg to the bone of the heel
- ❖ Cruciate Ligament shall mean either of the cruciate ligaments of the knee, being the Anterior Cruciate Ligament (ACL) and the Posterior Cruciate Ligament (PCL). These ligaments are two strong rounded bands that extend from the head of the tibia to the intercondyloid notch of the femur.

We will pay up to the amount stated in the schedule for any medical expenses incurred by the Insured Person in a Hospital. This includes but is not limited to X-rays, scans and surgery

- This benefit cannot be claimed in addition to Broken Bones, Medical Expenses or primary Dislocation as a result of the same Event
- This benefit can only be claimed twice by an individual Insured Person during the Period of Insurance

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£100,000
Temporary Total Disablement:	£100 per week

Important Information

This document is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Marsh Sport.

All policies are subject to terms and conditions as specified in the policy wording and other associated documents. This document is provided for information only and does not make the person or organisation to whom it is issued a party to the insurance policy, nor does it change the contract of insurance between the insured and the insurers.

It is possible that the policies to which this summary applies may be cancelled, assigned or changed during the period of insurance. In the event of such a change, neither Marsh Sport nor the insurers accept any obligation to advise the holder of this letter.

In the event of a claim

You must report every claim and any incident that is likely to give rise to a claim in the future. Please contact Marsh Sport on 0345 872 5060 to complete the necessary claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.

Yours sincerely,



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