



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 | The Football Conference Limited & Subsidiary Companies, Member Clubs of The Football Conference Limited & Subsidiary Companies and The Community Programme Trusts of The Member Clubs |
| Contact Address | 4th Floor, Waterloo House, 20 Waterloo Street, Birmingham, B2 5TB |
| Business Description | Football administration, organiser of the National Football League, Step 1-2, Vanarama National League, Vanarama National League North, Vanarama National League South, Semi Professional and Professional Football Clubs including but not limited to all ancillary activities and property owners. |

Policy Details

| | |
|----------------------------|---|
| Policy Number | 100799380GPA |
| Agent | Marsh Sport |
| Period of Insurance | 1 st July 2024 to 30 th June 2025 |
| Renewal Date | 1 st July 2025 |

1. Adult Player Cover

| Category | Insured Persons |
|----------|---|
| A | Any Registered National League Registered players, any Loan and trial players any Club and League committee members, any Club managers, coaches and trainers, any Match officials, assistant referees registered to the National League and League officials and employees and board members of the Policyholder. |

| Category | Operative Time |
|----------|---|
| A | 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 including travelling directly to and from such activities |

| Personal Accident | |
|--|---------------|
| Accidental bodily injury resulting in: | Category A |
| Death | £50,000 |
| Loss of Sight in one or both eyes | £50,000 |
| Loss of Hearing in one ear | £12,500 |
| Loss of Hearing in both ears | £50,000 |
| Loss of one or more Limbs | £50,000 |
| Loss of Speech | £50,000 |
| Loss of Internal Organ | £35,000 |
| Permanent Total Disablement* (PTD) | Up to £50,000 |
| Permanent Partial Disablement (PPD) | Up to £50,000 |
| Temporary Total Disablement | £250 per week |
| Deferment Period applicable to TTD | 12 weeks |
| Benefit Period applicable to TTD | 104 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 Accidental Bodily Injury. If an Insured Person is not in full-time employment at the time of sustaining Accidental 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: | Category A |
| 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). | £20,000 |
| Broken Bones (Players only) | Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £1,500 |

| | |
|--|---|
| | Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £5,000 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £1,000 Maximum any one loss - £5,000 |
| Broken Bones (All other individuals covered by this policy) | Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £500 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500 Maximum any one loss - £1,000 |
| 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) | £500 |
| Dental & Optical Expenses | Up to £250 |
| Funeral Expenses | Up to £10,000 |
| Hospitalisation | £50 per day up to £750 |
| Medical Expenses - Including X-rays & scans | Not Insured |
| Primary Dislocation Kneecap, Elbow, Shoulder or Hip | £500 |
| Rehabilitation Expenses | Up to £5,000 |
| Ruptured Achilles Tendon, Cruciate Ligament | £1,500 |
| Tetraplegia/Quadriplegia | £100,000 |
| Triplegia/Paraplegia/Hemiplegia | £50,000 |
| Wellbeing Services including Counselling (over 18s only) | 24/7 |

Maximum Benefit any one Insured Person

| | |
|-------------------------------------|---------------|
| Death and Capital Sums: | £50,000 |
| Temporary Total Disablement: | £250 per week |

Maximum Accumulation Limits

| | |
|--------------------------|------------|
| Any One Aircraft: | £2,000,000 |
| Any One Accident: | £2,000,000 |

Personal Accident Additional Extensions Endorsement

Definition of Deferment Period Endorsement

The following Policy Condition is deleted:

Waiting Period

And replaced as follows:

Deferment Period

The number of calendar days at the commencement of each and every period of Temporary Total Disablement for which benefit is not payable.

Rating Stability Clause and Low claims Rebate

Period of Agreement

From 1st July 2024 expiring on 30th June 2027 (both dates inclusive)

Period of Insurance

Each 12 month period within the Period of Agreement as stated below

Period 1: 1st July 2024 expiring on 30th June 2025 (both dates inclusive)

Period 2: 1st July 2025 expiring on 30th June 2026 (both dates inclusive)

Period 3: 1st July 2025 expiring on 30th June 2027 (both dates inclusive)

Annual Review Date

Review Date 1: 1st July 2024

Review Date 2: 1st July 2025

The Agreement

- 1) With effect from the commencement of the Period of Agreement, You agree, upon expiration of each annual Period of Insurance, to offer to renew this policy for the annual Period of Insurance at the rates, terms and conditions applying at the inception of this Agreement (or as amended in accordance with this Agreement) and to pay the premiums to Us upon request.
- 2) We agree to accept such an offer made in accordance with this Agreement provided that
 - a) the Loss Ratio at each Annual Review Date does not exceed 60%.
 - b) there has been no change in:
 - i) any law or regulation, legislation, legal or fiscal practice;
 - ii) the interpretation of any law, regulation or legislation by any court, tribunal, arbitrator, government, regulatory body or ombudsman;
 - iii) the cost or availability of reinsurance of any kind;
 - iv) insurance industry market practice; or
 - v) the security of any reinsurer,

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

which has a material effect upon the scope of cover, extent of risk or indemnity provided by Your policy .

- c) i) there has been no alteration to the nature of Your business; or
- ii) You have not acquired, set up, disposed of or discontinued any:
- business or business activity; or
 - company or other entity carrying on such a business or business activity,

which materially increases Our risk under this policy.

3) If any of the conditions in clause 2) above are not met, We may terminate, renegotiate or vary this Agreement or amend the rates, terms and/or conditions of Your policy. If We vary this Agreement or amend the said rates, terms and/or conditions, You also have a right to terminate this Agreement by notifying Us in writing within 30 days of receiving such revised terms. If You fail to do so, You will be deemed to have agreed to continue with this Agreement on such revised terms for the remainder of the Period of Agreement.

4) It is further agreed that:

a) this Agreement will apply to any policy or policies which may be issued by Us within the Period of Agreement in substitution for this policy.

b) this Agreement does not apply to

- i) the imposition of or changes to Insurance Premium Tax or any other taxes. Any alteration in or imposition of levies or taxes upon or in respect of this policy shall be borne by You.
- ii) rates charged in any territory which are subject to local regulatory controls.

c) if We

- i) cease to write any class of business covered under this policy.
- ii) cease to be licensed or authorised by any regulator in respect of a line of business covered under this policy
- iii) become unable to pay Our debts within the meaning of section 123 of the Insolvency Act 1986 or become the subject of a company voluntary arrangement under the Insolvency Act 1986 or have a receiver, manager, administrator or administrative receiver appointed over all or any part of Our undertaking, assets, or income or have a resolution passed for Our winding up.

then either You or We may terminate this Agreement within the Period of Insurance by written notification to the other within 30 days of the occurrence of any of the events as detailed in this clause 4)c)

d) where the Annual Review Date has been cut off prior to the expiry of the Period of Insurance an adjustment may be made for the unexpired months to represent a full year enabling a 12-month Loss Ratio to be calculated.

Definitions

For the purposes of this Agreement, the following definitions apply.

Loss Ratio

The percentage which the total of the claims paid and outstanding for each annual Period of Insurance bears to the total of Net Premiums Paid for the same period.

Net Premiums Paid

The total of all premiums paid for each annual Period of Insurance excluding commission, taxes, and contributions to government schemes, pools or levies.

Condition

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Where the Annual Review Date has been cut off prior to the expiry of the Period of Insurance, If You become aware of any circumstances prior to the expiry of the Period of Insurance which may give rise to a claim under this policy, such circumstances must be declared to Us as soon as reasonably practical within the Period of Insurance and We reserve the right to reconsider the terms of this Agreement in accordance with paragraph 2 a) and 3) above following an assessment of such circumstances. Failure by You to comply with this Condition may result in the termination or renegotiation of this Agreement and/or amendments to the terms and conditions of the policy to reflect any increase in Our exposure caused by such failure.

This endorsement shall be subject otherwise to the terms conditions and exceptions of Your policy

Rebate

Provided that Your policy is renewed for the Period of Insurance, if at the Review Date, the Loss Ratio is less than 40% for the Period of the Agreement, We will rebate 5% of the Net Premiums Paid for the Period of the Agreement. If the Loss Ratio is less than 30% for the Period of the Agreement, We will rebate 10% of the Net Premiums Paid for the Period of the Agreement

Definitions

For the purpose of this endorsement, the following definitions apply:

Loss Ratio

The percentage which the total of the claims paid and outstanding for the Period of Agreement bears to the total of Net Premiums paid for the same period.

Net Premiums Paid

The total of all premiums paid for the Period of Agreement excluding commission, taxes, and contributions to Government schemes, pools or levies.

Conditions

If at the Review Date, any circumstances are known by You which might give rise to a claim under this policy, such circumstances must be declared to Us, and We will reserve the right to withhold any rebate until such time as the claims cost or reserve is known, or for 90 days from the Review Date, whichever is the earlier

This endorsement shall be subject otherwise to the terms conditions and exceptions of Your policy

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.