

## Summary of Personal Accident Cover 2025 - 2026

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

<b>The Policyholder:</b>	The Football Conference Limited & Subsidiary Companies, Member Clubs of The Football Conference Limited & Subsidiary Companies and The Community Programme Trusts of The Member Clubs
<b>Insured Persons:</b>	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.
<b>Operative Time:</b>	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
<b>Period of Insurance:</b>	1st July 2025 to 30th June 2026
<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy Number:</b>	100799380GPA

<b>COVER:</b>	<b>Per Insured Person</b>	
<b>Insured Event</b>		<b>Sum Insured</b>
<b>Personal Accident</b>		
Death		£50,000
Loss of sight in one or both eyes		£50,000
Loss of one or more limbs		£50,000
Loss of hearing in both ears		£50,000
Loss of hearing in one ear		£12,500
Loss of Speech		£50,000
Loss of Internal Organs		£35,000
Permanent Total Disablement* (PTD)		Up to £50,000
Permanent Partial Disablement (PPD)		Up to £50,000
Temporary Total Disability (TTD)		£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:	Sum Insured
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 & 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 & nose), Collar bone (Clavicle), Shoulder Blade (Scapula)	£500
Maximum any one loss	£1,000
Coma Benefit - payable for each day up to a maximum of 730 days	£50 per day
Concussion (Long Term)	Up to £10,000
Concussion (Moderate & Severe)	£500
Dental & Optical Expenses	Up to £250
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
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 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

## **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,



Jacqui Mitchell  
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Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU

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