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Summary of Personal Accident Cover 2026 - 2027

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

The Policyholder:	The Football Conference Limited including the member teams of The Enterprise National League U19's Alliance and U19's Regional Leagues
Insured Persons:	Any registered players of the member teams of The Enterprise 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 2026 to 30th June 2027
Insurer:	Aviva Insurance Limited
Policy Number:	100782256GPA

Personal Accident	**Per Insured Person**
Accidental bodily injury resulting in:	**Sum Insured**
Death	£10,000
Loss of sight in one or both eyes	£100,000
Loss of hearing in one ear	£25,000
Loss of hearing in both ears	£100,000
Loss of one or more limbs	£100,000
Loss of Speech	£100,000
Loss of Internal Organs	£25,000
Permanent Total Disablement* (PTD)	£100,000
Permanent Partial Disablement (PPD)	Not Insured
Temporary Total Disability (TTD)	£100 per week
Excess Period applicable to TTD	14 days
Benefit Period applicable to TTD	52 Weeks

* The basis of cover for permanent total disablement is any and every occupation

Personal Accident Extensions

Accidental bodily injury resulting in:	Sum Insured
Broken Bones (excluding collision): Arm (Humerus, Radius & Ulna) or Wrist (Carpals) Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula)	 £250 £250 £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

The maximum amount We will pay is stated in the Schedule.

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

Maximum Accumulation Limits	
Any One Aircraft	£1,000,000
Any One Accident	£1,000,000

Endorsement 1 - Out of Pocket Expenses
The amount shown on the schedule 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.

Important Information
We have placed the insurance which is the subject of this letter after consultation with you and based upon your instructions only. Terms of coverage including limits and deductibles, are based upon information furnished to us by you, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you or any third party to whom it is disclosed, other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

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 faithfully

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