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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 & Subsidiary Companies, Member Clubs of The Football Conference Limited & Subsidiary Companies and The Community Programme Trusts of The Member Clubs
Insured Persons:	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.
Operative Time:	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
Period of Insurance:	1st July 2026 to 30th June 2027
Insurer:	Aviva Insurance Limited
Policy Number:	100799380GPA

Personal Accident	**Per Insured Person**
Accidental bodily injury resulting in:	**Sum Insured**
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 Organs	£35,000
Permanent Total Disablement* (PTD)	Up to £50,000
Permanent Partial Disablement (PPD)	Up to £50,000
Temporary Total Disability (TTD)	£100 per week
Deferment Period applicable to TTD	12 weeks
Benefit Period applicable to TTD	52 Weeks or to the date the players contract expires / is no longer employed by the club, whichever is the earliest

*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) Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) Skull (excluding jaw & nose), Collar bone (Clavicle), Shoulder Blade (Scapula) Maximum any one loss	 £1,500 £1,000 £1,000 £5,000
Broken Bones (All other individuals covered by this policy): Arm (Humerus, Radius & Ulna) or Wrist (Carpals) Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) Skull (excluding jaw & nose), Collar bone (Clavicle), Shoulder Blade (Scapula) Maximum any one loss	 £500 £500 £1,000 £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	£1,000
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:	£100 per week

Maximum Accumulation Limits	
Any One Aircraft	£2,000,000
Any One Accident	£2,000,000

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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