



**The National Game
Insurance Scheme**
Delivered by The FA's appointed broker, Marsh Sport

The National Game Insurance Scheme

Group personal accident insurance

Summary of benefits 2023-24 season for Westmorland FA

Adult 11 a side, Small-sided, Disability, Vets, Walking
Football & Youth teams



Group personal accident insurance for affiliated football teams

For the 2023/24 season team personal accident insurance will be provided as part of the County FA affiliation process

What is personal accident insurance

If you become injured whilst participating in a club activity, you can incur significant financial losses as a result. Personal accident insurance can help offset some of these unexpected expenses.

This insurance can pay out a set amount if someone is injured in an accident and the pay-out can be a lump sum or a weekly amount. It ensures all participants have protection in the event of an injury and because this is a “non negligence” cover it can help reduce litigation in the game, because unlike a liability policy you do not have to find someone to be at fault for an injury to receive compensation

How do I arrange this cover?

Clubs have the choice of cover for their registered teams as detailed within this policy summary to meet their own requirements.

Once affiliation has been completed your Association will issue the documentation to all eligible teams confirming the cover in place via the group policy.

Qualifying teams include: Adult 11 a side, Small Sided, Disability, Vets and Youth.

Further details of this policy can be found overleaf. As this is a summary of cover it does not include all the policy benefits, limits and exclusions. Full terms, conditions and exclusions are shown in the policy document, a copy of which is available via the Platform For Football member portal, online at marshsport.co.uk/ngis or upon request.

Option to upgrade the cover

Details of the personal accident cover provided can be found in this document. The team benefits can also be enhanced to include things such as:

- Increased broken bones.
- Physiotherapy.
- Higher Life Benefit

When does the policy start and finish?

Although this can be purchased insurance at any time, your cover will not start until 1 July 2023 (or later if you apply after 1 July). All policies, whenever bought, will expire on 30 June of each given year and will be renewable from 1 July. This is to fall in line with County FA affiliation processes.

Get a quote to upgrade your policy and buy online at marshsport.co.uk/ngis

0345 872 5060 | Mon to Fri 9am to 5pm | marshsport@marsh.com

Who is covered?

The policy automatically includes:

- Players.
- Committee members and club officials.
- Managers, coaches, and trainers.
- Soccer tots (Youth teams - U6 and below), are automatically included.

When does cover apply?

The policies operates whilst at:

- Any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training and includes travelling directly to and from such activities.
- Club social events (please see exclusions).
- FA organised Coaching Courses, on behalf of the football club (for coaches).

NOTE: The life cover is included and operative whilst training and playing football matches only. Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.

Your Demands and Needs

These products are designed to meet the demands and needs of football clubs that wish to protect their members against consequences of accidents whilst playing in, training for or travelling to a club fixture resulting in accidental injury, death or disability.

The level of cover you choose will dictate whether cover includes a weekly benefit for temporary disability in addition to the one off lump sums for permanent disability. The levels of cover are explained more fully in this document.

This statement does not constitute advice or a personal recommendation for our personal accident insurance products.

Should you require advice please contact Marsh Sport.

What are the exclusions?

- Influence of alcohol, solvents, drugs or medication unless prescribed.
- Being a professional footballer.
- Any claim attributable either to arthritic or other degenerative conditions in joints, bones, muscles, tendons or ligaments.
- Repetitive stress (strain) injury or syndrome.
- Naturally occurring condition or gradually operating cause.
- Illness or sickness.
- Claims as a direct result of an insured person being a member of the armed forces.
- Engaging in a criminal act, riot or civil commotion.
- Club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off the ground.
- Travel to a specific area against advice issued by the Foreign and Commonwealth Office.

Insurance Premium Tax (IPT)

The premiums stated within this document include insurance tax at the current rate of 12%. Note IPT is not payable on the Life Insurance element of the premium



Please see the policy for full details of exclusions. Available at www.marshsport.co.uk/ngis

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Other Information

The Capacity in which are acting

Policy Type	Our Market Search	Who We Are Acting For	Delegated Authority
Team Policy & Additional Cover	We only use AXA XL Underwriting Agencies Limited and AXA XL Insurance Company UK Limited for this cover	In sourcing insurances for you and in the event of a claim, we act as your agent. In placing insurances for you we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a "delegated authority" granted by the insurers which means that it acts as agent of the insurer and has authority to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf. We can only place this business under a delegated authority where we reasonably consider that this meets your insurance requirements.	Yes

Personal Accident Insurance is not an income Protection Policy

Please be aware that the monthly benefit provided (if included under the policy purchased) in respect of Temporary Total Disablement (TTD) is not designed to replace usual income in the event of being unable to work. The monthly benefit is to provide additional financial assistance in the event of being off work, or for students who are not in gainful employment, as the result of an injury during the operative time of the policy.

Notify Your Members

It's good practice to consult with your players and officials to consider all the options available before selecting an appropriate level of cover.

Once a policy is purchased, we would recommend making them fully aware of the extent of the cover in place (we include a useful poster with our policy pack for this very purpose).

This will help educate your members and also provide an opportunity for any individuals who may wish to purchase their own additional insurance protection to do so.

This can be particularly useful if they are, for example, self-employed and may wish to consider an income protection policy that could also cover sickness and provide 24/7 cover, not just from football activities.

Important Notes

The standard age limit for players is 55 and for club officials is 75 years of age. The age limit for Walking Football teams is increased to 80 years of age for walking football players and officials.

If you have any players and officials above these age the policy will automatically provide a reduced level of cover.

Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.

- TTD = Temporary Total Disablement (a monthly benefit).
- The TTD benefit does not apply to those individuals without paid employment or who are employed less than 16 hours per week or whose sole employment is football.
- There is no cover for professional footballers.
- Aggregate limit £2,000,000. This is the maximum amount that the insurer, AXA XL, will pay per event in total under this and any other policies issued by AXA XL Underwriting Agencies Limited and AXA XL Insurance Company UK Limited.

Please see our website or contact Marsh Sport for details.

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Team Pricing

Adult Teams

Level of Cover	Team Category: Cost per team	
	Adult Small Sided, Disability, Walking and Vets	Adult 11 Aside
Superior 120	£50.00	£68.00
Superior 200	£65.00	£106.50
Superior 400	£108.50	£180.00
Superior 600	£150.00	£250.00
Superior 1000	£230.00	£380.00

Youth Teams

Level of Cover	Cover per youth team
Superior Gold	£24.00
Superior Platinum	£33.00

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Policy Benefits

Adult team benefits; adult 11 aside, small sided, disability, walking football and vets teams

	SUPERIOR
Life Cover	£10,000
Accidental Death	£30,000
Funeral Expenses	£5,000
Permanent Total Disablement - up to	£60,000
Loss of One or More Limbs	£35,000
Loss of Sight in One or Both Eyes	£35,000
Loss of Speech	£35,000
Loss of Hearing in Both Ears	£35,000
Loss of Hearing in One Ear	£8,750
Tetraplegia/Quadriplegia	£100,000
Triplegia/Paraplegia/Hemiplegia	£50,000
Miscarriage	£500
Loss of Internal Organ	£35,000
Broken Bones - Legs, Kneecap, Foot, Collar, Arms, Hand, Wrist (carpels), Skull, Hips, Jaw and/or Cheek	£250
Primary Dislocation - Kneecap, Elbow, Shoulder or Hip	£250
Ruptured Achilles Tendon, Cruciate Ligament	£250
Emergency Dental Expenses - up to (pain relief)	£100
Hospitalisation (30 day max. benefit period)	£25 per day
Concussion (Long term) - up to	£10,000
Concussion4 (Moderate and Severe) - up to	£250
Monthly Temporary Total Disablement (TTD) 14 day waiting period, 24 month max. benefit period. If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period.	Choice of either £120, £200, £400, £600 or £1,000 per month
Home Help (TTD) 14 day waiting period, 24 month max. benefit period Student not in gainful employment	As above
TTD Extension. 14 day waiting period, 2 month max. benefit period	£140 per month (£35 weekly)
Student Tutorial Benefit TTD Extension. 7 day waiting period, 6 month max. benefit period	£140 per month (£35 weekly)
Childcare Expenses - in the event of a valid claim under item 4 to 9 and 11	£400 per month (£100 weekly)
Chauffeur Expenses - in the event of a valid claim under item 4 to 9 and 11	£400 per month (£100 weekly)
Coma Benefit 365 days max. benefit period	£30 per day
Emergency Medical Expenses - up to Including X-rays & scans	£500
Extra Travelling Expenses - up to 1 month max. benefit period. Includes hospital car park expenses.	£100
Home/Car Adaptation - up to	£25,000
Rehabilitation and Retraining - up to	£5,000
Examination Re-Sit - up to	£2,500
Legal Advice and Counselling Helplines	24/7
Facial and Bodily Scarring - up to	£600
Medical Certification Expenses -up to	£50
Damage to clothing/football boots by medical practitioner - up to	£100



Policy Benefits

Youth team benefits	SUPERIOR GOLD	SUPERIOR PLATINUM
Life Cover	£10,000	£10,000
Accidental Death	£10,000	£10,000
Funeral expenses	£5,000	£5,000
Permanent Total Disablement - up to	£100,000	£120,000
Loss of One or More Limbs	£100,000	£120,000
Loss of Sight in One or Both Eyes	£100,000	£120,000
Loss of Speech	£100,000	£120,000
Loss of Hearing in Both Ears	£100,000	£120,000
Loss of Hearing in One Ear	£25,000	£30,000
Loss of Internal Organ	£25,000	£30,000
Tetraplegia / Quadriplegia	£100,000	£120,000
Triplesia / Paraplegia / Hemiplegia	£50,000	£60,000
Miscarriage	£500	£500
Broken Bones -- Legs, Kneecap, Foot, Collar, Arms, Hand, Wrist (carpels), Skull, Hips, Jaw and/or Cheek	£200	£250
Broken Bones - Nose, Fingers and toes	£75	£75
Primary Dislocation - Kneecap, Elbow, Shoulder or Hip	£250	£250
Snapped / Ruptured Achilles Tendon, Cruciate Ligament	£250	£250
Concussion (Long term)	£10,000	£10,000
Concussion (Moderate and Severe)	£250	£250
Temporary Total Disablement -TTD for club/team officials 14 day waiting period, 12 month max. benefit period. If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period.	£200 per month (and payable weekly)	£300 per month (and payable weekly)
Home Help (TTD) 14 day waiting period, 12 month max. benefit period.	£200 per month (and payable weekly)	£300 per month (and payable weekly)
Student not in gainful employment TTD Extension. 14 day waiting period, 2 month max. benefit period	£100 per month	£140 per month
Coma Benefit 365 days max. benefit period.	£30 per day	£30 per day
Emergency Medical Expenses (Including X-rays & scans)- up to	£200	£250
Emergency Dental Expenses (pain relief) - up to	£200	£250
Hospitalisation (30 day max. benefit period)	£30 per day	£30 per day
Extra Travelling Expenses - up to 1 month max. benefit period. Includes hospital car park expenses.	£100	£100
Home/Car Adaptation - up to	£25,000	£25,000
Rehabilitation and Retraining - up to	£5,000	£5,000
Legal Advice and Counselling Helplines	24/7	24/7
Facial and Bodily Scarring - up to	£600	£600
Medical Certification Expenses -up to	£50	£50
Damaged Sports Glasses (Prescription) - up to	£75	£75
Damage to clothing/football boots by medical practitioner - up to	£100	£100
Physiotherapy and/or chiropractic treatment. 75% of costs up to a maximum of £50 per week for up to 10 sessions - up to		£500





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