

Football Team Group Personal Accident & Life Cover

This is a summary of cover and does not contain all the terms and conditions of the policy. The full terms, conditions, exclusions and limitations can be found in the policy document, a copy can be viewed at www.bluefinsport.co.uk/scotland or available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by Catlin Underwriting Agencies Limited.

Statement of demands and needs

This personal accident insurance product is designed to meet the demands and needs of most amateur football clubs that wish to protect their members against the 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've chosen will dictate whether cover includes a monthly benefit in addition to the one-off lump sums.

This statement does not constitute advice or a personal recommendation for our personal accident insurance products. Should you require advice please contact Bluefin Sport on 0345 872 5060 or footballpa@bluefinsport.co.uk (Mon to Fri 9am to 5pm).

ADULT TEAMS - Significant Features and Benefits

Cover applies to persons as defined in the schedule;

Category A: Any Person who is a registered player of the Insured

Category B: Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

SECTION A:

Effective Time (Benefit 1): Whilst an Insured Person is training and/or playing in football matches

Effective Time (Benefit 2): Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities

Benefits		(All cover levels) Maximum Sum Insured
1	Life Cover	Available levels include: £10,000 / £20,000 / £30,000 (please refer to the policy schedule for the sum insured)
2	Accidental Death resulting from Bodily Injury	£30,000 (includes £1000 memorial benefit to the club)

SECTION B:

Effective Time (All Benefits): Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities

Accidental Bodily Injury which causes: BENEFITS		Standard Cover Maximum Sum Insured	Premier Cover Maximum Sum Insured
1	Permanent Total Disablement (including Permanent Partial Disablement)	Up to £50,000	Up to £60,000
2	Loss of One or more Limbs	£30,000	£35,000
3	Loss of Sight in One or both Eyes	£30,000	£35,000
4	Loss of Speech	£30,000	£35,000
5	Loss of Hearing in a) both ears b) one ear	£30,000 £7,500	£35,000 £8,750
6	Loss of Internal Organ	£30,000	£35,000

7	Tetraplegia / Quadriplegia	£100,000	£100,000
8	Triplegia / Paraplegia	£50,000	£50,000
9	Concussion (Long term)	×	£10,000
10	Concussion (Moderate and Severe)	×	×
11	Miscarriage	£500	£500
12a	Temporary Total Disablement (TTD) – monthly benefit 14 day Waiting Period ¹ & 24 month Benefit Period	×	Available levels include: £120, £200, £300, £400 and £600 per month ² (please refer to the policy schedule for the sum insured)
12b	Home Help (TTD Extension) Includes being a full time housewife or househusband as an occupation with 14 day Waiting Period ¹ & 24 month Benefit Period	×	Available levels include: £120, £200, £300, £400 and £600 per month ² (please refer to the policy schedule for the sum insured)
12c	Student Not In Gainful Employment (TTD Extension) 14 day Waiting Period ¹ & 2 month Benefit Period	×	£100 per month ²
12d	Student Tutorial Benefit (TTD Extension) 14 day Waiting Period ¹ & 6 month Benefit Period	×	£140 per month ²
13	Childcare Expenses (in event of a claim under 2 to 8) 14 day Waiting Period ¹ & 2 month Benefit Period	×	£400 per month ²
14	Chauffeur Expenses (in event of a claim under 2 to 8) 14 day Waiting Period ¹ & 2 month Benefit Period	×	£400 per month ²
15	Broken Bones – Leg, Foot, Arm, Cheek, Hip, Skull, Collar and/or Jaw	×	£250
16	Primary Dislocation (Kneecap, Elbow, Shoulder or Hip)	×	£250
17	Snapped / Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	×	£250
18	Coma benefit – Maximum Benefit Period 365 days	£30 per day	£30 per day
19	Emergency Medical Expenses	Up to £500	Up to £500
20	Extra Travelling Expenses – Maximum Benefit Period 1 month	£100	£100
21	Home /Car Adaptation benefit	Up to £25,000	Up to £25,000
22	Hospitalisation benefit – Maximum Benefit Period 30 days	£25 per day	£25 per day
23	Rehabilitation and Retraining	Up to £5,000	Up to £5,000
24	Examination Re-sit benefit	×	Up to £2,500
25	Emergency Dental Pain Relief	£100	£100
26	Facial & Bodily Scarring	×	Up to £600
27	Medical Certification Expenses	×	Up to £50
Services Included			
	Helpline – Counselling	×	Operates 24 hours a day, 365 days per year
	Helpline – Legal Advice	×	Operates 24 hours a day, 365 days per year
Optional Premier Plus			
	Broken Bone Top Up	×	Increase broken bones benefit from £250 to £375
	Dental Injury	×	Up to £250
	Physiotherapy (in the event of a claim under items 12,15,16 and 17)	×	Up to £500 – 75% of costs up to a maximum of £50 per week for up to 10 sessions

¹ **Waiting period** = a period at the beginning of a period of temporary total disablement during which benefits are not payable. (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).

² **Monthly TTD** = the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.

YOUTH TEAMS - Significant Features and Benefits

Cover applies to persons as defined in the schedule;

Category A: Any Person who is a registered player of the Insured

Category B: Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

SECTION A:

Effective Time (Benefit 1): Whilst an Insured Person is training and/or playing in football matches

Effective Time (Benefit 2): Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities

Benefits		(All cover levels) Maximum Sum Insured
1	Life Cover	Available levels include: £10,000 / £20,000 / £30,000 (please refer to the policy schedule for the sum insured)
2	Accidental Death resulting from Bodily Injury	£10,000 (includes £1000 memorial benefit to the club)

SECTION B:

Effective Time (All Benefits): Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities

Accidental Bodily Injury which causes:		Premier Silver Maximum Sum Insured	Premier Gold Maximum Sum Insured	Premier Platinum Maximum Sum Insured
BENEFITS				
1	Permanent Total Disablement(including Permanent Partial Disablement)	Up to £100,000	Up to £100,000	Up to £120,000
2	Loss of One or more Limbs	£100,000	£100,000	£120,000
3	Loss of Sight in One or both Eyes	£100,000	£100,000	£120,000
4	Loss of Speech	£100,000	£100,000	£120,000
5	Loss of Hearing in a) both ears b) one ear	£100,000 £25,000	£100,000 £25,000	£120,000 £30,000
6	Loss of Internal Organ	£25,000	£25,000	£30,000
7	Tetraplegia / Quadriplegia	×	£100,000	£120,000
8	Triplegia / Paraplegia	×	£50,000	£60,000
9	Concussion (Long term)	×	Up to £10,000	Up to £10,000
10	Concussion (Moderate and Severe)	×	×	×
11	Miscarriage	×	£500	£500
12a	Temporary Total Disablement (TTD) – monthly benefit 14 day Waiting Period ¹ & 12 month Benefit Period	£200 per month ²	£200 per month ²	£300 per month ²
12b	Home Help (TTD Extension) Includes being a full time housewife or househusband as an occupation with 14 day Waiting Period ¹ & 12 month Benefit Period	£200 per month ²	£200 per month ²	£300 per month ²
12c	Student Not In Gainful Employment (TTD Extension) 14 day Waiting Period ¹ & 2 month Benefit Period	£100 per month ²	£100 per month ²	£100 per month ²
12d	Student Tutorial Benefit (TTD Extension) 7 day Waiting Period ¹ & 6 month Benefit Period	×	×	×
13	Broken Bones – Leg, Foot, Arm, Cheek, Collar, Hip, Skull and/or Jaw	£150	£200	£250

14	Broken Bones – Nose, Fingers and Toes	£75	£75	£75
15	Primary Dislocation (Knee, Elbow, Shoulder or Hip)	£250	£250	£250
16	Monthly TTD – Upper Limbs, Hand or Wrist, Ligament (requiring surgery)	£250	£250	£250
17	Coma – Maximum benefit Period 365 days	£30 per day	£30 per day	£30 per day
18	Emergency Dental Pain Relief	£150	£200	£250
19	Emergency Medical Expenses	£150	£200	£250
20	Extra Travelling Expenses – Maximum Benefit Period 1 month	£100	£100	£100
21	Damaged Sports Glasses (Prescription)	Up to 75	Up to £75	Up to £75
22	Home /Car Adaptation Benefit	£25,000	£25,000	£25,000
23	Hospitalisation – Maximum Benefit Period 30 days	£30 per day	£30 per day	£30 per day
24	Rehabilitation and Retraining	£5,000	£5,000	£5,000
25	Facial & Bodily Scarring	Up to £600	Up to £600	Up to £600
26	Medical Certification Expenses	Up to £50	Up to £50	Up to £50
Services Included				
	Helpline – Counselling Helpline - Legal Advice	Operates 24 hours a day, 365 days per year	Operates 24 hours a day, 365 days per year	Operates 24 hours a day, 365 days per year

Optional	Benefits
Parent/Legal Guardian Inconvenience Cover	Up to £100 in the event of unforeseen travel costs in the event of an accident
Physiotherapy cover (in the event of a claim under items 12 to 16)	Up to £500 - 75% of costs up to a maximum of £50 per week for up to 10 sessions
Student Tutorial (TTD Extension)	£35 per week with 7 day Waiting Period & 6 month benefit period
Examination Re-sit benefit	Up to £2,500
Temporary Total Disablement (only available to 16-18 yr olds employed 16 hours or more per week)	£140 per month ² with 14 day Waiting Period ¹ & 12 month Benefit Period

Significant or Unusual Exclusions or Limits for Adult & Youth Teams

Full details of our exclusions can be found in the policy wording.

This policy does not cover:

- Being a professional footballer
- Suicide or deliberate self harm
- Claims as a direct result of an insured person being a member of the armed forces
- Any claim attributable either to arthritic or other degenerative conditions in joints bones, muscles, tendons or ligaments
- Repetitive stress (strain) injury/syndrome
- Influence of solvents, drugs or medication unless prescribed
- Sickness Illness or disease with regard to Section A benefit 2, and all benefits and extensions covered under Section B
- Naturally occurring condition or gradually operating cause under Section B.
- Engaging in a criminal act, riot or civil commotion
- Temporary Total disablement if the Insured Person has no paid usual occupation or is engaged in their occupation for less than 16 hours per week.
- Motorcycling other than mopeds or scooters up to 50cc
- Club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off ground
- Life Cover if the death was caused by Bodily Injury which resulted from an Accident or any Illness, injury or medical condition which the Insured Person knew about at the commencement of the Period of Insurance
- Insured Persons engaging in Hazardous Activities (as defined in policy wording) with regard to benefits covered under Section A

Permanent Total Disablement

Is whilst you are permanently prevented from undertaking your usual occupation outside of football. If you have no occupation outside of football, it would be if you are permanently prevented from undertaking each and every occupation or profession. This will be different for players over the age of 55 – see below.

Age Limit

Players - Up to 55 years (80 years for Walking Football)* (some limited restricted benefits from 55 years until attainment of 75 years apply – please refer to the next page for full details)

Officials - Up to 75 years (80 years for Walking Football)* (some limited restricted benefits after this age limit apply – please refer to the next page for full details)

*Age limit for Life cover (Section A, Benefit 1) has a minimum entry level of 6 years and maximum age limit of 50 years

Duration of Policy

The policy will remain in force from the date of commencement and is renewable annually each year.

Cancellation Rights

- Insurers may cancel this Policy by giving thirty days written notice to the Insured at their last known address and in such event the Premium for the period up to the date when the cancellation takes effect shall be calculated and Insurers shall promptly return any unearned portion of the Premium paid.
- In the event of cancellation by Insurers the Insured must notify all Insured Persons of such cancellation.
- The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium will be payable.
- Insurers reserve the right to retain the annual premium where claims have occurred in the Period of Insurance when cancellation takes place.

How to Claim

All claims must be submitted to **Woodgate & Clark Limited**. A Claim Form can be found on our website.

If you wish to submit details of your claim by post please arrange for the fully completed form to be sent to:

Football PA Claims Team
Woodgate & Clark Ltd
The Red House
King Street
West Malling
Kent ME19 6QT

E-mail : footballpaclaims@woodgate-clark.co.uk

Complaints Procedure

If you wish to register a complaint please contact your regular Bluefin Sport contact or:

a) Head of Quality
Marsh Ltd
Tower Place
London EC3R 5BU
Phone: 020 7357 1000
Email: quality.feedback@marsh.com

Should you remain dissatisfied with the way we resolve a complaint, you may have the right to refer to the Financial Ombudsman Service, free of charge. Details below.

b) Complaints Manager
Catlin Underwriting Agencies Limited
20 Gracechurch Street
London
EC3V 0BG
Tel : +44 (0) 20 7743 8487
Email : xlcatlinukcomplaints@xlcatlin.com

If You remain dissatisfied after We have considered Your complaint, it may be possible in certain circumstances to refer the complaint to Lloyd's. Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from Catlin Underwriting Agencies Limited at the above address or from Lloyd's at:

Lloyds Complaints
One Lime Street
London
EC3M 7HA

If You remain dissatisfied after Lloyd's has considered Your complaint, or You have not received a decision by the time Catlin Underwriting Agencies Limited and Lloyd's have taken eight (8) weeks overall to consider Your complaint, You can refer Your complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for Catlin Underwriting Agencies Limited is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

Adult Teams | Benefits applicable for persons over the age of 55 (Category A - players) and over 75 years (Category B - officials):

Benefits	Standard Limits: For persons older than 55 years of age but less than 75 years of age (Players only)	Superior Limits: For persons older than 55 years of age but less than 75 years of age (Players only)	Standard Limits: For persons older than 75 years of age (Officials only)	Superior Limits: For persons older than 75 years of age (Officials only)
Accidental Death	£15,000	£15,000	£3,000	£3,000
Life Cover	X	X	X	X
Permanent Total Disablement*	Up to £25,000*	Up to £30,000*	X	X
Loss of Sight in One or Both Eyes	£15,000	£17,500	£3,000	£3,000
Loss of One or more Limbs	£15,000	£17,500	£3,000	£3,000
Tetraplegia / Quadriplegia	£15,000	£17,500	£3,000	£3,000
Triplegia / Paraplegia	£15,000	£17,500	£3,000	£3,000
Concussion (Long term)	X	X	X	X
Concussion (Moderate and Severe)	X	X	X	X
Miscarriage	X	X	X	X
Temporary Total Disablement benefit	X	X	X	X
Broken Bones	£75	£50	X	X
Dislocation of Kneecap, Elbow, Shoulder or Hip	£75	£50	X	X
Snapped / Ruptured Achilles Tendon or ACL	£75	£50	X	X
Loss of Speech	£15,000	£17,500	£3,000	£3,000
Loss of Hearing both ears	£15,000	£17,500	£3,000	£3,000
Loss of Hearing one ear	£3,750	£4,375	£625	£625
Loss of Internal Organ	£15,000	£17,500	£3,000	£3,000
Emergency Dental Pain Relief	X	X	X	X
Emergency Medical Expenses	X	£250	X	£50
Rehabilitation and Retraining	X	£1,250	X	£250
Home /Car Modification expenses	X	£5,000	X	£1,000
Extra Travelling Expenses - max 1 month	X	£50	X	£50
Coma Benefit - max 365 days	X	£12.50 per day	X	£12.50 per day
Hospitalisation benefit - max 4 weeks	£12.50 per day	£12.50 per day	£12.50 per day	£12.50 per day
Legal advice and Counselling helplines	X	X	X	Included
Facial & Bodily Scarring	X	X	X	X
Student Tutorial	X	X	X	X
Examination Re-sit Benefit	X	X	X	X
Medical Certification Expenses	X	Up to £50	X	Up to £50

*For players aged 55 years to 75 years of age and officials over 75 years of age the Permanent Total Disablement benefit is only applicable if the Insured Person is in full-time employment at the time of loss and the definition of Permanent Total Disablement contained within the wording is deleted and replaced with as follows:

Permanent Total Disablement

means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months and which in the opinion of the Insurer's Chief Medical Officer, is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life and will prevent the Insured Person from engaging in or giving attention to any occupation.

Youth Teams | Benefits applicable for persons over the age of 75 years (Category B – officials only):

Benefits	Premier Limits: For persons older than 75 years of age (Officials only)
Accidental Death	£3,000
Life Cover	×
Permanent Total Disablement*	×
Loss of Sight in One or Both Eyes	£3,000
Loss of One or more Limbs	£3,000
Tetraplegia / Quadriplegia	×
Triplegia / Paraplegia	×
Concussion (Long term)	×
Concussion (Moderate and Severe)	×
Miscarriage	×
Temporary Total Disablement benefit	×
Broken Bones	×
Dislocation of Kneecap, Elbow, Shoulder or Hip	×
Snapped / Ruptured Achilles Tendon or ACL	×
Loss of Speech	£3,000
Loss of Hearing both ears	£3,000
Loss of Hearing one ear	£625
Loss of Internal Organ	£3,000
Emergency Dental Pain Relief	×
Emergency First Aid Expenses	£50
Rehabilitation and Retraining -	£250
Home / Car Adaptation expenses -	£1,000
Extra Travelling Expenses - max 1 month	£50
Coma benefit - max 365 days	£12.50 per day
Hospitalisation benefit - max 4 weeks	£12.50 per day
Legal advice and Counselling helplines	Included
Facial and Bodily Scarring	×
Student Tutorial	×
Examination Re-sit Benefit	×
Medical Certification Expenses	Up to £50

**For officials over 75 years of age and officials over 75 years of age the Permanent Total Disablement benefit is only applicable if the Insured Person is in full-time employment at the time of loss and the definition of Permanent Total Disablement contained within the wording is deleted and replaced with as follows:

Permanent Total Disablement

means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months and which in the opinion of the Insurer's Chief Medical Officer, is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life and will prevent the Insured Person from engaging in or giving attention to any occupation.

Walking Football Teams | Benefits applicable for persons over the age of 80 (Category A - players) and (Category B - officials):

Benefits	Standard Limits: For persons older than 80 years of age (Players only)	Premier Limits: For persons older than 80 years of age (Players only)	Standard Limits: For persons older than 80 years of age (Officials only)	Premier Limits: For persons older than 80 years of age (Officials only)
Accidental Death	£15,000	£15,000	£3,000	£3,000
Life Cover	X	X	X	X
Permanent Total Disablement*	Up to £25,000*	Up to £30,000*	X	X
Loss of Sight in One or Both Eyes	£15,000	£17,500	£3,000	£3,000
Loss of One or more Limbs	£15,000	£17,500	£3,000	£3,000
Tetraplegia / Quadriplegia	£15,000	£17,500	£3,000	£3,000
Triplegia / Paraplegia	£15,000	£17,500	£3,000	£3,000
Concussion (Long term)	X	X	X	X
Concussion (Moderate and Severe)	X	X	X	X
Miscarriage	X	X	X	X
Temporary Total Disablement benefit	X	X	X	X
Broken Bones	X	£75	X	X
Dislocation of Kneecap, Elbow, Shoulder or Hip	X	£75	X	X
Snapped / Ruptured Achilles Tendon or ACL	X	£75	X	X
Loss of Speech	£15,000	£17,500	£3,000	£3,000
Loss of Hearing both ears	£15,000	£17,500	£3,000	£3,000
Loss of Hearing one ear	£3,750	£4,375	£625	£625
Loss of Internal Organ	£15,000	£17,500	£3,000	£3,000
Emergency Dental Pain Relief	X	X	X	X
Emergency Medical Expenses	X	£250	X	£50
Rehabilitation and Retraining	X	£1,250	X	£250
Home /Car Modification expenses	X	£5,000	X	£1,000
Extra Travelling Expenses - max 1 month	X	£50	X	£50
Coma Benefit - max 365 days	X	£12.50 per day	X	£12.50 per day
Hospitalisation benefit - max 4 weeks	£12.50 per day	£12.50 per day	£12.50 per day	£12.50 per day
Legal advice and Counselling helplines	X	X	X	Included
Facial & Bodily Scarring	X	X	X	X
Student Tutorial	X	X	X	X
Examination Re-sit Benefit	X	X	X	X
Medical Certification Expenses	X	Up to £50	X	Up to £50

*For players and officials over 80 years of age the Permanent Total Disablement benefit is only applicable if the Insured Person is in full-time employment at the time of loss and the definition of Permanent Total Disablement contained within the wording is deleted and replaced with as follows:

Permanent Total Disablement

means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months and which in the opinion of the Insurer's Chief Medical Officer, is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life and will prevent the Insured Person from engaging in or giving attention to any occupation.