



**The National Game
Insurance Scheme**

Delivered by The FA's appointed broker, Marsh Sport

Cornwall County FA Limited

Group personal accident insurance

2024/25 season

Policy Schedule: Superior Gold

Youth Teams

Valid from 1st July 2024



Group personal accident insurance for members participating in affiliated Youth Football

Cover will be provided upon completion of County FA affiliation

Confirmation of Insurance

Following your affiliation with the Cornwall County FA Limited please find enclosed the evidence of Personal Accident insurance for the 2024/25 football season. This policy has been arranged by Marsh Sport and underwritten by Aviva Insurance Limited. With this letter, you will find all the documents you need for this insurance. Please keep this documentation safe as you will need them to hand should you need to claim.

Your Policy

It is important that you read the policy schedule and policy wording carefully to familiarise yourself with the terms, conditions and exclusions and to ensure the policy fully meets your requirements.

Making a Claim

Should you need to make a claim it must be submitted to Marsh Sport.

A Claim Form can be found on our website www.marshsport.co.uk/ngis. If you wish to submit details of your claim by post please arrange to return the fully completed claim form to: **Marsh Sport, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG** or via email at: paclaims@marsh.com

We recommend you keep a copy of all documentation for your own records.

Statement of Demands and Needs

This personal accident insurance product is designed to meet the demands and needs of qualifying County FA affiliated teams that wish to be protected against the consequences of accidents whilst playing in, training for or travelling to a club fixture resulting in accidental; injury, death or disability.

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

Our Service

It is our intention to provide you with the highest levels of service at all times, so please contact us on **0345 872 5060** if you have any concerns about your cover or if we can assist in any other way.



Affinity Solutions

Personal Accident Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

| | |
|-----------------------------|--|
| The Policyholder | Cornwall County FA Limited |
| Contact Address | Unit 15, Callywith Gate Industrial Estate, Launceston Road, Bodmin, Cornwall, PL31 2RQ, United Kingdom |
| Business Description | Football Governing Body: Administration, Development and Governance of Grassroots Football |

Policy Details

| | |
|----------------------------|--|
| Policy Number | 100798252BDN/CWC005 |
| Agent | Marsh Sport |
| Agency Number | 2802500 |
| Period of Insurance | 1 st July 2024, or date of purchase if later, to 30 th June 2025 |
| Renewal Date | 1 st July 2025 |

| | |
|-----------------------|----------------------------|
| Level of Cover | Cost per Youth Team |
| Superior Gold | £20 incl. IPT |

2. Youth Team Benefits

| Category | Insured Persons |
|---------------|---|
| Superior Gold | Any Person who is a registered Youth player and any club officials up to the age of 75 years of age of the Policyholder |

| Category | Operative Time |
|---------------|---|
| Superior Gold | 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 or participating in FA educational courses on behalf of their club, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities). |

| Personal Accident | | |
|--|-------------------------------|-------------|
| Accidental bodily injury resulting in: | Superior Gold | |
| 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 Organ | £25,000 | |
| Permanent Total Disablement* (PTD) | Up to £100,000 | |
| Permanent Partial Disablement (PPD) | Up to £100,000 | |
| Temporary Total Disablement (TTD) TTD for club/team officials only. 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 (£50 per week) | |
| Temporary Partial Disablement | Not Insured | Not Insured |
| Waiting Period applicable to TTD and TPD | n/a | 14 days |
| Benefit Period applicable to TTD and TPD | n/a | 52 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 Bodily Injury. If an Insured person is not in full-time employment at the time of sustaining 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: | Superior Gold |
| 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). | £10,000 |
| Broken Bones | Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £200 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £200 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £200 Maximum any one loss - £750 |
| Coma Benefit | £50 per day for each day up to a maximum of 730 days |
| Concussion (Long Term) | £10,000 |
| Concussion (Moderate/Severe) | £250 |
| Dental & Optical Expenses | Up to £200 |
| Facial and Bodily Scarring | Scar 1 to 5cm in length £250 Scar over 5cm and up to 10cm in length £500 Scar over 10cm in length £1,000 Maximum per Insured Person per Claim £1,000 |
| Funeral Expenses | Up to £5,000 |
| Home and Workplace Alteration | Up to £25,000 |
| Home Help (TTD extension) 14 day waiting period, 12 month max. benefit period | £200 per month (£50 per week) |
| Hospitalisation | £50 per day up to £750 |
| Medical Certification Expenses | Up to £50 |
| Miscarriage | Up to £500 |
| Medical Expenses - Including X-rays & scans | Up to £200 |
| Outpatient Travel Expenses | Up to £100 |
| Physiotherapy Treatment | Not Insured |
| Primary Dislocation Kneecap, Elbow, Shoulder or Hip | £250 |
| Rehabilitation Expenses | Up to £5,000 |
| Ruptured Achilles Tendon, Cruciate Ligament | £250 |

| | |
|---|-------------------------------|
| Student not in gainful employment (TTD extension) 14 day waiting period, 2 month max. benefit period | £100 per month (£25 per week) |
| Tetraplegia/Quadriplegia | £100,000 |
| Triplegia/Paraplegia/Hemiplegia | £50,000 |
| Damage to clothing/football boots by medical practitioner - up to | Up to £100 |
| Wellbeing Services including Counselling (over 18s only) | 24/7 |

*Please refer to the Aviva Wellbeing Services guide provided alongside this evidence of cover for full details of the services available and how to access them

| Maximum Benefit any one Insured Person | |
|---|------------------------------------|
| Death and Capital Sums: | £100,000 |
| Temporary Total Disablement: | Max. £200 per month (£50 per week) |
| Temporary Partial Disablement | Not insured |

| Maximum Accumulation Limits | |
|------------------------------------|------------|
| Any One Aircraft: | £2,000,000 |
| Any One Accident: | £2,000,000 |

Terms and Conditions

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| Wording applicable | The terms and conditions of the applicable sections of our standard Affinity Solutions policy wording will apply, a copy of which is available upon request from your Football Association or from Marsh Sport |
| Law Applicable | <p>The appropriate law as set out below will apply unless you and the insurer agree otherwise.</p> <p>(1) The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or</p> <p>(2) In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or</p> <p>(3) Should neither of the above be applicable, the law of England and Wales will apply.</p> |
| Amendments, extensions, endorsements (if any) | n/a |



0345 872 5060 | Monday to Friday 9am to 5pm
marshsport@marsh.com

Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511). 887837577

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