



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

Intermediate Group personal accident insurance

Policy Schedule

2023-24 season

Lancashire FA Ltd

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

Valid from 1st July 2023



Group personal accident insurance for members participating in affiliated Adult Football

Cover will be provided upon completion of County FA affiliation

Confirmation of Insurance

Following your affiliation with the Lancashire Football Association Ltd please find enclosed the evidence of Personal Accident insurance for the 2023/24 football season. This policy has been arranged by Marsh Sport and underwritten by AXA XL Underwriting Agencies Limited (On behalf of the underwriting members of Lloyds Syndicate 3002) and AXA XL Insurance Company UK 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.

Clubs have the option of increasing the level of cover with Marsh Sport to meet the requirements of their own teams.

If have any questions or wish to upgrade the insurance cover please visit our website www.marshsport.co.uk/ngis

Making a Claim

Should you need to make a claim it must be submitted to Woodgate & Clark Limited who have been appointed by the Insurer to handle all claims on their behalf.

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: Football Claims Team, Woodgate & Clark Ltd, 42 Kings Hill Avenue, Kings Hill, West Malling, ME19 4AJ or email footballpaclaims@woodgate-clark.co.uk

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

By dealing with the dedicated claims team at Woodgate & Clark Ltd, we trust you will receive a prompt and efficient service. However, should you experience any problems, our sports team will be happy to help.

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.

Evidence of Cover

This schedule should be read in conjunction with the policy wording.

Policy Number:	SL8000599922/115413993
Insurer:	AXA XL Underwriting Agencies Limited (On behalf of the underwriting members of Lloyds Syndicate 3002) and AXA XL Insurance Company UK Limited
Intermediary Name:	Marsh Sport
Policy Holder:	Lancashire Football Association Ltd, registered member teams as declared
Period of Insurance:	1 July 2023, or date of County FA affiliation if later, to 30 th June 2024, (both dates inclusive)
Level of Cover	Intermediate
Insured	<p>Cover is operative for teams participating in County FA Sanctioned Football and Competitions for the following members:</p> <ul style="list-style-type: none">• Adult 11 a side Football• Small-sided Football• Disability Football• Veteran Football

IMPORTANT NOTES:

Please note if a registered team purchases an upgraded level of Personal Accident insurance via Marsh Sport, that policy will replace this policy in its entirety

Affiliation to the County Football Association must have been completed prior to the incident date in order for the policy benefits to be applicable.

The Capacity in which we 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

Adult Team Benefits

Section A – Life & Accidental Death Cover

Category	Definition of Insured Persons
A	Any Person who is a registered player of the Insured
B	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Category	Benefit	Effective Time	Maximum Limits per Insured Person
A & B	1. Life Cover	ET1	£10,000
A & B	2. Accidental Death resulting from Bodily Injury*	ET2	£30,000
A & B	3. Funeral Expenses	ET2	£5,000

Code	Effective Time
ET1	Whilst an Insured Person is training and/or playing in Football matches only
ET2	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, or participating in County FA educational courses, excluding Referee 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)

* includes a memorial benefit of £1,000 (payable to the football club)

Section B – Injury

Category	Definition of Insured Persons
A	Any Person who is a registered player of the Insured
B	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Code	Effective Time
ET2	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, or participating in County FA educational courses, excluding Referee 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)

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	1. Permanent Total Disablement	ET2	Up to £50,000
A & B	2. Loss of Limbs	ET2	£30,000
A & B	3. Loss of Sight	ET2	£30,000
A & B	4. Loss of Speech	ET2	£30,000
A & B	5. a) Loss of Hearing (both ears)	ET2	£30,000
A & B	5. b) Loss of Hearing (one ear)	ET2	£7,500
A & B	6. Loss of Internal Organs	ET2	£30,000
A & B	7. Tetraplegia / Quadriplegia	ET2	£100,000
A & B	8. Triplegia / Paraplegia / Hemiplegia	ET2	£50,000
A & B	9. Miscarriage	ET2	£500
A & B	10. Broken Bones – Legs, Kneecap, Foot, Collar, Arms, Hand, Wrist (Carpals), Skull, Hip, Jaw and/or cheek	ET2	£250
A & B	11. Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip	ET2	£250
A & B	12. Ruptured Achilles Tendon or Cruciate Ligament	ET2	£250
A & B	13. Emergency Dental: Pain Relief Expenses	ET2	£100
A & B	14. Hospitalisation Benefits – Maximum benefit Period 30 days	ET2	£25 per day

Aggregate Limit	
Per Event Overall:	£2,000,000

(This is the maximum amount that the insurer will pay per Event in total under this and any other policies issued by the Insurer to the Insured)

Endorsements

1 Endorsement 1 - Permanent Partial Disablement

Compensation under Section B benefit 1 **Permanent Total Disablement** as shown in the Schedule is extended to include the following benefit - subject to a maximum total of 100% in the aggregate.

1. Total loss of use of:

- a. back or spine (excluding cervical) without cord involvement 40%
- b. neck or cervical spine without cord involvement 30%
- c. shoulder, elbow or wrist 25%
- d. hip, knee or ankle 20%

2. Loss of or total loss of use of:

- a. foot below the level of the ankle(talofibular joint) 50%
- b. thumb 20%
- c. one forefinger or big toe 15%
- d. any other finger 10%
- e. any other toe 4%

3. Benefit for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by the insurer of the degree of disability relative to this scale without reference to the **Insured Person's** occupation.

Provided that:

- a. The total benefit payable shall not exceed 100% of the amount shown in the table of sums insured for each **Insured Person** in respect of any one Accident.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.

2 Endorsement 2 – Age limit extension

It is noted and agreed that if an Insured Person is over the age of 55 years, the Policy Age Limit for SECTION A benefit 2 Accidental Death and Benefit 3 Funeral Expenses and SECTION B Injury benefits 1-8 is deleted, and the following benefits and age limits will apply:

Benefits	Intermediate Limits: For persons older than 55 years of age but less than 75 years of age	Intermediate Limits: For persons older than 75 years of age
Persons covered	Category A	Category B only
Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£15,000	£3,000
Section A: Benefit 3 Funeral Expenses	£5,000	£5,000
Section B: Benefit 1*	£25,000*	NIL
Section B: Benefits 2-8 – other than 5b	£15,000	£3,000
Benefit 5b	£3,750	£625
Benefit 10	£75.00	Nil
Benefit 14	£12.50 per day (max 4 weeks)	£12.50 per day (max 4 weeks)

*The Permanent Total Disablement benefit (Section B, benefit 1) is only applicable if the Insured Person is in full-time employment at the time of sustaining Bodily Injury and for the purposes of this endorsement 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.

3 Endorsement 3 – Walking Football Teams Age limit extension

It is noted and agreed that where Walking Football Teams have purchased cover if an Insured Person is over the age of 80 years, the Policy Age Limit for SECTION A benefit 2 Accidental Death and Benefit 3 Funeral Expenses and SECTION B Injury benefits is deleted, and the following benefits and age limits will apply:

Benefits	Superior Limits: For persons older than 80 years of age	Superior Limits: For persons older than 80 years of age
Persons covered	Category A	Category B only
Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£15,000	£3,000
Section A: Benefit 3 Funeral Expenses	£5,000	£5,000
Section B: Benefit 1*	£30,000*	NIL
Section B:		
Benefits 2-8 – other than 5b	£17,500	£3,000
Benefit 5b	£4,375	£625
Benefit 10	£75.00	Nil
Benefit 14	£12.50 per day (max 30 days)	£12.50 per day (max 30 days)
Benefit 16	Up to £250	Nil
Benefit 23	£12.50 per day (max 30 days)	£12.50 per day (max 30 days)
Benefit 24	£250	£50
Benefit 25	£50 (max 30 days)	£50 (max 30 days)
Benefit 26	£5,000	£1,000
Benefit 27	£1,250	£250
Benefit 29	24/7	24/7
Benefit 31	Up to £50	Up to £50
Benefit 32	Up to £100	Nil

*The Permanent Total Disablement benefit (Section B, benefit 1) is only applicable if the Insured Person is in full-time employment at the time of sustaining Bodily Injury and for the purposes of this endorsement 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.



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