

Mr Keith Harris  
AFC Westend



Bluefin Sport Ref [REDACTED]

Dear Mr Harris,

## National Game Insurance Scheme (NGIS)

Thank you for choosing to purchase football team personal accident insurance via the NGIS which is arranged by Bluefin Sport and underwritten by Catlin Underwriting Agencies Ltd. With this letter, you will find all the documents you need in relation to this insurance. Please keep this documentation safe as you will need it in the event of a claim.

### Your policy

Your documentation, including your policy schedule, policy wording is enclosed and it is important that you read these carefully to ensure that all the details are correct and the cover meets your requirements. If you need to make any changes or have any questions, please call our dedicated sports team on **0345 872 5060** and we will be happy to help you.

This letter, together with our Terms of Engagement enclosed, forms the legal agreements between us.

Should you require additional copies of the policy wording to give to your team members, these are available at all times on our website: [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis)

Enclosed you will also find a one page summary of the benefits provided, and we recommend this is displayed in a prominent position in your clubs changing rooms or club notice board to ensure the cover details are available to all your players who qualify for protection under this policy.

**Please make a note of your clubs unique Bluefin Sport ref which will help us deal more efficiently with any enquiry:**

Club Name: AFC Westend

Bluefin Sport Ref: [REDACTED]

### Making a claim

Should a player 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.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis). If you wish to submit details of your claim by post please arrange to return the fully completed claim form to NGIS Claims Team, Woodgate & Clark Limited, The Red House, King Street, West Malling, Kent, ME19 6QT or email [footballpaclaims@woodgate-clark.co.uk](mailto:footballpaclaims@woodgate-clark.co.uk).



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It is important the club secretary signs each claim form to confirm the person making the claim is a member of the club/team insured under this policy. 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 Fact

The Insurers do not require you to complete a proposal form for this Personal Accident insurance policy, instead they will use the statements made and information given during the application process, which may have been given on-line via our website, as the basis of the policy.

This enclosed Statement of Fact has been produced from the information you have provided, some of these facts may also have been assumed to be true, so please check the enclosed carefully. Intentionally or innocently providing incorrect, false or misleading information to Insurers could result in the policy not paying a claim or even being cancelled.

### 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.

### 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.

Please ensure you visit our website which is dedicated to grassroots football. The news section is regularly updated and valuable information is provided under the Kick the Risk section.

Yours sincerely,

### Bluefin Sport

Tel: 0345 872 5060

E: [nationalgame@bluefinsport.co.uk](mailto:nationalgame@bluefinsport.co.uk)

### We can also provide football insurance for...



**PROPERTY**  
(CLUBHOUSE  
AND STADIA)



**CONTENTS**



**PERSONAL  
ACCIDENT**  
(FOR INDIVIDUALS)



**TRAVEL/TOURS**  
(CLUBS/TEAMS)

Call **0345 872 5060** or email [sport@bluefinsport.co.uk](mailto:sport@bluefinsport.co.uk) Mon to Fri 9am to 5pm

AFC Westend  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Bluefin Sport Ref [REDACTED]

## INVOICE

Date: 10/08/2020

Quote ref: 382969341

Client ref: [REDACTED]

Type of Policy	Insurer	Insurer Pol No.	Policy Term	£
Bluefin Football Personal Accident	XL Catlin Syndicate 2003 at Lloyds	SL8000599922/022354	10/08/2020 - 30/06/2021	133.09
Sub total				133.09
Admin Fee				0.00
VAT on fees				0.00
Other VAT				0.00
Taxes				15.63
<b>TOTAL</b>				<b>148.72</b>

Payment Terms: On Invoice Date

Cheques should be made payable to **Marsh Ltd**. BACS payments can also be made to Barclays Bank PLC, sort code 20-00-00, account number 03403637. Please quote your Client ref 11087061 on the back of your cheque or within the description on your BACS payment. Credit / Debit Card Payments or Instalment Facilities may be available on request.



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AFC Westend  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Bluefin Sport Ref [REDACTED]

## RECEIPT

Date: 10/08/2020

Quote ref: 382969341

Client ref: [REDACTED]

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Admin Fee				0.00
VAT on fees				0.00
Other VAT				0.00
Taxes				15.63
<b>TOTAL</b>				<b>148.72</b>

Bluefin Sport would like to thank you for purchasing Personal Accident Insurance through the National Game Insurance Scheme



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## Your clubs policy schedule

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

Policy Number: SL8000599922/022354  
Insurer: Catlin Underwriting Agencies Ltd  
Bluefin Sport Ref: [REDACTED]  
Intermediary Name: Bluefin Sport  
Insured: AFC Westend  
Address: [REDACTED]  
Postcode: [REDACTED]  
County Football Association: Surrey  
Business description: Football Club

Total Payable £148.72

*\*This amount is inclusive of Insurance Premium Tax (IPT), where applicable, and at the applicable rate. Note IPT is not payable on the Life Insurance element of the premium*

Number of Teams		Level of Cover
Adult 11 a side	2	Superior 200
Adult 5/7 a side	0	Not Insured
Adult Walking Football	0	Not Insured
Youth Under 13 and above		Not Insured
Youth Under 12 and below		Not Insured

Date of issue: 10/08/2020  
Period of Insurance: 10/08/2020 to 30/06/2021 (Both dates inclusive)  
Reason for issue: New Business



## Personal Accident Policy Schedule

### Adult team benefits

### Section A – Life & Accidental Death cover

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</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
<b>ET1</b>	Whilst an Insured Person is training and/or playing in Football matches only
<b>ET2</b>	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)





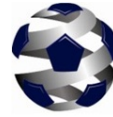
## Section B – Injury

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</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
<b>ET2</b>	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 £60,000
A & B	2. Loss of Limbs	ET2	£35,000
A & B	3. Loss of Sight	ET2	£35,000
A & B	4. Loss of Speech	ET2	£35,000
A & B	5. a) Loss of Hearing (both ears)	ET2	£35,000
A & B	5. b) Loss of Hearing (one ear)	ET2	£8,750
A & B	6. Loss of Internal Organs	ET2	£35,000
A & B	7. Tetraplegia / Quadriplegia	ET2	£100,000
A & B	8. Triplegia / Paraplegia / Hemiplegia	ET2	£50,000
A & B	9. Concussion (Long Term)	ET2	£10,000
A & B	10. Concussion (Moderate & Severe)	ET2	Up to £250
A & B	11. Miscarriage	ET2	£500
A & B	12.a) Temporary Total Disablement b) Home Help Benefit -Includes being a full time housewife or househusband as an occupation Maximum monthly benefit for each insured person Benefit Period: 24 months Waiting Period: 14 days	ET2	£200
A & B	c) Students not in gainful employment Benefit Period: 2 months Waiting Period: 14 days	ET2	£140 per month
A & B	d) Student Tutorial Benefit Benefit Period: 6 months Waiting Period: 7 days	ET2	Up to £140 month
A & B	13. Childcare Expenses Benefit Period: 2 months Waiting Period: 14 days	ET2	£400 per month
A & B	14. Chauffeur Expenses Benefit Period: 2 months Waiting Period: 14 days	ET2	£400 per month





Extensions of Cover			
Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	Broken Bones – Legs, Collar, Arms, Cheek, Jaw, Skull, Hip and/or Foot	ET2	£250
A & B	Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip	ET2	£250
A & B	Snapped/Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	ET2	£250
A & B	Emergency Dental Pain Relief Expenses	ET2	£100
A & B	Emergency Medical Expenses	ET2	Up to £500
A & B	Rehabilitation and Retraining	ET2	Up to £5,000
A & B	Home/Car Adaptation	ET2	Up to £25,000
A & B	Extra Travelling Expenses – Benefit Period: 1 month	ET2	£100
A & B	Coma – Maximum benefit Period 365 days	ET2	£30 per day
A & B	Hospitalisation Benefits – Maximum benefit Period 4 weeks	ET2	£25 per day
A & B	Examination Re-sit Benefit	ET2	Up to £2,500
A & B	Dental Injury	ET2	Not Insured
A & B	Physiotherapy Cover	ET2	Not Insured
A & B	Facial & Bodily Scarring	ET2	£600
A & B	Medical Certification Expenses	ET2	Up to £50
A & B	Loss of or Damage to Football Kit or Football Boots (following bodily injury sustained during the Effective Time)	ET2	Up to £100

Services	Available
Helpline – Counselling	24/7
Helpline – Legal Advice	24/7

Aggregate Limit	
<b>Per Event Overall:</b>	£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.

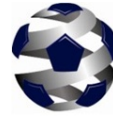
Provided that:

- 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 SECTION B Injury benefits 1-8 is deleted, and the following benefits and age limits will apply:

Benefits	Basic Limits: For persons older than 55 years of age but less than 75 years of age	Intermediate Limits: For persons older than 55 years of age but less than 75 years of age	Superior Limits: For persons older than 55 years of age but less than 75 years of age	Basic Limits: For persons older than 75 years of age	Intermediate Limits: For persons older than 75 years of age	Superior Limits: For persons older than 75 years of age
Persons covered	Category A	Category A	Category A	Category B only	Category B only	Category B only
Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£15,000	£15,000	£15,000	£3,000	£3,000	£3,000
Section A: Benefit 3 Funeral Expenses	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000
Section B: Benefit 1*	£25,000*	£25,000*	£30,000*	NIL	NIL	NIL
Section B: Benefits 2-8 – other than 5b	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Benefit 5b	£3,750	£3,750	£4,375	£625	£625	£625
Benefit 11	N/A	N/A	N/A	N/A	Nil	Nil
Home/Car Adaptation	N/A	N/A	£5,000	N/A	N/A	£1,000
Broken Bones/Dislocation/ Snapped Achilles or CL	N/A	£75	£75	N/A	NIL	NIL
Concussion Moderate or Severe Long Term	N/A N/A	N/A N/A	Up to £250 N/A	N/A N/A	N/A N/A	N/A N/A
Emergency Medical Expenses	N/A	N/A	£250	N/A	N/A	£50
Rehabilitation and retraining expenses	N/A	N/A	£1,250	N/A	N/A	£250



# The National Game Insurance Scheme

Delivered by The FA's appointed broker, Bluefin Sport

Hospitalisation benefits	N/A	£12.50 per day (max 4 weeks)	£12.50 per day (max 4 weeks)	N/A	£12.50 per day (max 4 weeks)	£12.50 per day (max 4 weeks)
Coma benefit	N/A	N/A	£12.50 per day (max 365 days)	N/A	N/A	£12.50 per day (max 365 days)
Travel Expenses	N/A	N/A	£50 (max 1 month)	N/A	N/A	£50 (max 1 month)
Helpline – Counselling	N/A	N/A	YES	N/A	N/A	YES
Helpline – Legal Advice	N/A	N/A	YES	N/A	N/A	YES
Facial & Bodily Scarring	N/A	N/A	N/A	N/A	N/A	N/A
Student Tutorial	N/A	N/A	N/A	N/A	N/A	N/A
Examination Re-sit Benefit	N/A	N/A	N/A	N/A	N/A	N/A
Medical Certification Expenses	N/A	N/A	Up to £50	N/A	N/A	Up to £50
Loss of or Damage to Football Kit or Football Boots	N/A	N/A	Up to £100	N/A	N/A	N/A

\*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.





# Statement of fact

## Football Team Group Personal Accident & Life Cover

**IMPORTANT: Your request for insurance will not be accepted unless you can agree to the following statement.**

### Definitions

Some words in this Statement are in bold and have particular meaning. Wherever they appear their particular meaning is given below:

**We/Us/Our/Ourselves:** Catlin Underwriting Agencies Ltd and XL Catlin Insurance Company UK Ltd.

**You/Your:** Club Official, Club Secretary, Committee Member.

**Insured Person:** Person(s) specified in the Schedule as being insured person(s).

### Data Protection Statement

**PLEASE READ** this notice as it explains the purposes for which **We** will use the personal and sensitive personal data (information) which **We** hold.

Any information provided to **Us** regarding **You**, any person insured or any employee will be processed by **Us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling Claims or complaints, if any. This may necessitate providing such information to third parties.

### Contact Details for **Us**

The Customer Service Manager,  
20 Gracechurch Street, London, EC3V 0BG



### Statement of fact

#### Football Team Group Personal Accident & Life Cover

In respect of the club which is the subject of this insurance contract, no insurer has ever:-

- declined, cancelled or refused any proposal of insurance;
- cancelled or declined to renew any insurance;
- imposed special terms or conditions.

If **You** are unable to confirm these statements, **You** must contact Bluefin Sport immediately. These are all considered to be Material Facts.

- I declare to the best of my knowledge:

- The above statements and particulars are true and complete;
- I have not withheld any Material Fact.

**I agree this application and the information provided below shall form the basis of the contract between Catlin Underwriting Agencies Ltd and AFC Westend, and I agree to accept the company's standard form of policy for this class of insurance.**

Date cover required from: 10/08/2020

#### Your Details

Football Club Name: AFC Westend

Main contact: Title: Mr

First name: Keith

Surname: Harris

Postal Address: [REDACTED]

Postcode: [REDACTED]

Email Address: keith-harris@ntlworld.com

Phone Number: 07958634573

#### Team Details

Which County Football Association are you affiliated with: Surrey

#### Adult Team Details

Number of 11 aside teams: 2

Number of 5/7 aside teams: 0

Number walking football teams: 0

Level of cover required: Superior 200

You have selected cover, including the following monthly temporary total disablement benefit

Nil  £120  £200  £300  £400  £600

Upgrade to Superior Extra cover: No

Increase the Broken Bones cover to £375 (normally £250):No

Include Dental Expenses cover of £250:No

Include Physiotherapy cover up to £500:No



Catlin Underwriting Agencies: Registered Office 20 Gracechurch Street, London, EC3V 0BG is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England No. 1815126  
 XL Catlin Insurance Company UK Limited: Registered Office 20 Gracechurch Street, London, EC3V 0BG is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308). Registered in England No. 5328622.

Bluefin Sport Ref 11087061



For distribution to members or to display in an area visible to members

## Personal accident insurance benefits summary for adult Football teams

**Insured club/team:** AFC Westend

**Level of cover:** Superior 200

Life Cover (whilst playing &/or training only)	£10,000
Accidental Death	£30,000
Funeral Expenses	£5,000
Permanent Total Disablement	Up to £60,000
Loss of Sight in one or both eyes	£35,000
Loss of one or more limbs	£35,000
Tetraplegia / Quadriplegia	£100,000
Triplegia / Paraplegia / Hemiplegia	£50,000
Concussion (Long Term)	£10,000
Concussion (Moderate & Severe)	Up to £250
Miscarriage	£500
Temporary Total Disablement – monthly benefit	£200
Broken bones (Leg, Arm, Cheek, Collar bone, Jaw, Skull, Hip and/or Foot)	£250
Primary Dislocation (Kneecap, Elbow, Shoulder or Hip)	£250
Snapped / Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	£250
Loss of Speech	£35,000
Loss of Hearing both ears	£35,000
Loss of Hearing one ear	£8,750
Loss of Internal Organ	£35,000
Emergency Dental Pain Relief	£100
Emergency Medical Expenses	Up to £500
Rehabilitation and Retraining	Up to £5,000
Home/Car Adaptation benefit	Up to £25,000
Extra Travel Expenses	£100
Coma benefit	£30 per day
Hospitalisation benefit	£25 per day
Student Not in Gainful Employment	Up to £140 month
Student Tutorial Benefit	Up to £140 month
Examination Re-sit benefit	Up to £2,500
Legal advice and Counselling helplines	24/7
Dental injury	Not Insured
Physiotherapy	Not Insured
Facial & bodily scarring	£600
Medical Certification Expenses	Up to £50
Loss of or Damage to Football Kit or Football Boots (following bodily injury during the Effective Time)	Up to £100

**Please note:** Age limit – covers players up to 55 years and officials up to 75 years. Cover can be provided above these age limits but reduced benefits to those shown above will apply, as detailed in the policy schedule issued to your club secretary. [Please contact the club secretary for a copy of the schedule or contact Bluefin Sport for further information. Policy terms and conditions apply. A full copy of the policy wording is available from your club secretary or at \[www.bluefinsport.co.uk/ngis\]\(http://www.bluefinsport.co.uk/ngis\).](#)

### Not sure the cover provided is adequate for your needs?

If you feel the club should have purchased a different level of insurance for your team then please contact your club secretary to discuss. If required your club secretary can arrange alternative levels of cover (where possible) at any time of the season by contacting Bluefin Sport.

### Making a claim

All claims must be submitted to **Woodgate & Clark Ltd** who have been appointed by the Insurers to handle all claims on their behalf. A Claim Form can be found on our website [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis). Please arrange to return the fully completed form either by **Post** to Football PA Claims Team, Woodgate & Clark Ltd, The Red House, King Street, West Malling, Kent, ME19 6QT or email [footballpaclaims@woodgate-clark.co.uk](mailto:footballpaclaims@woodgate-clark.co.uk). It is important that you also notify your club secretary who will be required to sign your claim form to confirm you are a member of the club/team insured under this policy.

### Require assistance?

For more information or if you have any queries regarding the cover arranged please contact Bluefin Sport on 0345 872 5060, email [nationalgame@bluefinsport.co.uk](mailto:nationalgame@bluefinsport.co.uk) or visit [www.bluefinsport.co.uk/ngis](http://www.bluefinsport.co.uk/ngis).



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