

Mrs Christine Hurry
Berewood Panthers Youth FC
27 Westbourne Road
Portsmouth
Hampshire
PO2 7LB

Bluefin Sport Ref 25389191

Dear Mrs Hurry,

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

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: Berewood Panthers Youth FC

Bluefin Sport Ref: 25389191

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. 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.



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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

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 Mon to Fri 9am to 5pm

Berewood Panthers Youth FC
27 Westbourne Road
Portsmouth
Hampshire
PO2 7LB

Bluefin Sport Ref 25389191

INVOICE

Date: 08/06/2020

Policy ref: 75474583

Client ref: 25389191

Type of Policy	Insurer	Insurer Pol No.	Policy Term	£
Bluefin Football Personal Accident	XL Catlin Syndicate 2003 at Lloyds	SL8000599922/008174	01/07/2020 - 30/06/2021	128.18
Sub total				128.18
Admin Fee				0.00
VAT on fees				0.00
Other VAT				0.00
Taxes				13.50
TOTAL				141.68

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 25389191 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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Berewood Panthers Youth FC
27 Westbourne Road
Portsmouth
Hampshire
PO2 7LB

Bluefin Sport Ref 25389191

RECEIPT

Date: 08/06/2020

Policy ref: 75474583

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Type of Policy	Insurer	Insurer Pol No.	Policy Term	£
Bluefin Football Personal Accident	XL Catlin Syndicate 2003 at Lloyds	SL8000599922/008174	01/07/2020 - 30/06/2021	128.18
Sub total				128.18
Admin Fee				0.00
VAT on fees				0.00
Other VAT				0.00
Taxes				13.50
TOTAL				141.68

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: SL8000599922/008174
Insurer: Catlin Underwriting Agencies Ltd
Bluefin Sport Ref: 25389191
Intermediary Name: Bluefin Sport
Insured: Berewood Panthers Youth FC
Address: 27 Westbourne Road
Portsmouth
Hampshire
Postcode: PO2 7LB
County Football Association: Hampshire
Business description: Football Club

Total Payable £141.68

**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	Not Insured
Adult 5/7 a side	Not Insured
Adult Walking Football 0	Not Insured

Youth Under 13 and above 3	Basic
Youth Under 12 and below 7	Basic

Soccer Tots (i.e. up to U-6) are automatically insured for non-competitive football training

Date of issue: 08/06/2020
Period of Insurance: 01/07/2020 to 30/06/2021 (Both dates inclusive)
Reason for issue: Renewal





Personal Accident Policy Schedule

Youth 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	£10,000
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, 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, 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 £100,000
A & B	2. Loss of Limbs	ET2	£100,000
A & B	3. Loss of Sight in One or both Eyes	ET2	£100,000
A & B	4. Loss of Speech	ET2	£100,000
A & B	5. a) Loss of Hearing (both ears)	ET2	£100,000
A & B	5. b) Loss of Hearing (one ear)	ET2	£25,000
A & B	6. Loss of Internal Organs	ET2	£25,000
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	Not Insured
A & B	11. Miscarriage	ET2	£500
B	12. a) Temporary Total Disablement* for Club Officials Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days Home Help Benefit - Includes being a full time housewife or househusband as an occupation Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days	ET2	£200 per month
A	12. b) Temporary Total Disablement* for 16-18 years old footballers in full or permanent paid employment of 16 hours per week or more Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days	ET2	Not Insured

*Cover for Students not in gainful employment is restricted to £140 per month, up to a maximum of 2 months





Section B – Injury: Extensions of cover

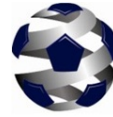
Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	Emergency Medical Expenses	ET2	Not Insured
A & B	Emergency Dental Pain Relief Expenses	ET2	Not Insured
A & B	Broken Bones – Legs, collar, Arms, Cheek, Jaw, Skull, Hip and/or Foot	ET2	£200
A & B	Broken Bones – Nose, Fingers and Toes	ET2	£75
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	Extra Travelling Expenses Benefit Period: 1 month	ET2	Not Insured
A & B	Damaged Sports Glasses (Prescription)	ET2	Not Insured
A & B	Rehabilitation and retraining	ET2	Not Insured
A & B	Home/Car Adaptation and Home Relocation Expenses	ET2	Not Insured
A & B	Hospitalisation Benefits – Maximum benefit Period 30 days	ET2	Not Insured
A & B	Coma Benefit – Maximum benefit Period 365 days	ET2	£30 per day
A & B	Parent/Legal Guardian inconvenience Expenses	ET2	Not Insured
A & B	Physiotherapy Cover	ET2	Not Insured
A & B	Dental Injury	ET2	Not Insured
A & B	Student Tutorial Cover (expenses relating to home tuition or necessary additional expenses to attend school following an injury) – Maximum benefit period 26 weeks	ET2	Not Insured
A & B	Examination Re-sit Benefit	ET2	Not Insured
A & B	Facial & Bodily Scarring	ET2	Not Insured
A & B	Medical Certification Expenses	ET2	Not Insured
A & B	Loss of or Damage to Football Kit or Football Boots (following bodily injury sustained during the Effective Time)	ET2	Not Insured

Services	Available
Helpline – Counselling (see page 4 of the Policy wording)	Not Insured
Helpline – Legal Advice (see page 4 of the policy wording)	Not Insured

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 applicable to this Policy

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.

Endorsement 2 – Age limit extension

It is noted and agreed that if an Insured Person is over the age of 75 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 75 years of age (Officials only)	Superior Limits: For persons older than 75 years of age (Officials only)
Persons covered	Category B only	Category B only
Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£3,000	£3,000
Section A: Benefit 3 Funeral Expenses	£5,000	£5,000
Section B: Benefit 1*	N/A	N/A
Section B: Benefits 2-8 – other than 5b Benefit 5b Benefit 7	£3,000 £625 N/A	£3,000 £625 N/A
Home/Car Adaptation	N/A	£1,000
Broken Bones/Dislocation/Snapped or Ruptured Achilles Tendon or CL	N/A	N/A
Emergency Medical Expenses	N/A	£50
Rehabilitation and Retraining expenses	N/A	£250
Hospitalisation benefits	N/A	£12.50 per day (max 4 weeks)
Coma benefit	N/A	£12.50 per day (max 365 days)
Extra Travelling Expenses	N/A	£50 (max 1 month)
Helpline - Counselling	N/A	YES
Helpline – Legal Advice	N/A	YES
Medical Certification Expenses	N/A	Up to £50





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 Berewood Panthers Youth FC, and I agree to accept the company's standard form of policy for this class of insurance.

Date cover required from: 01/07/2020

Your Details

Football Club Name: Berewood Panthers Youth FC

Main contact:	Title: <u>Mrs</u>	First name: <u>Christine</u>	Surname: <u>Hurry</u>
Postal Address:	<u>27 Westbourne Road, Portsmouth, Hampshire</u>		Postcode: <u>PO2 7LB</u>
Email Address:	<u>clubmanager@outlook.com</u>	Phone Number:	<u>07532028196</u>

Team Details

Which County Football Association are you affiliated with: Hampshire

Youth Team Details

Number of Under 13's and above teams: 3

Number of Under 12's and below teams: 7

What level of cover is required: Basic



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

Personal accident insurance benefits summary for youth teams

Insured club/team: Berewood Panthers Youth FC

Level of cover: Basic

Life Cover (whilst playing &/or training only)	£10,000
Accidental Death	£10,000
Funeral Expenses	£5,000
Permanent Total Disablement	Up to £100,000
Loss of Sight in one or both eyes	£100,000
Loss of one or more Limbs	£100,000
Loss of Speech	£100,000
Loss of Hearing both ears	£100,000
Loss of Hearing one ear	£25,000
Loss of Internal Organ	£25,000
Tetraplegia / Quadriplegia	£100,000
Triplegia / Paraplegia / Hemiplegia	£50,000
Concussion (Long Term)	£10,000
Concussion (Moderate & Severe)	Not Insured
Miscarriage	£500
Emergency Medical Expenses	Not Insured
Emergency Dental Pain Relief	Not Insured
Broken Bones (Leg, Arm, Cheek, Collar, Skull, Hip and/or Jaw)	£200
Broken bones (Nose, Fingers and Toes)	£75
Primary Dislocation (Kneecap, Elbow, Shoulder or Hip)	£250
Snapped / Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	£250
Rehabilitation and Retraining	Not Insured
Home/Car Adaptation benefit	Not Insured
Monthly benefit for club officials (Temporary Total Disablement – TTD)	£200 per month
Hospitalisation benefit	Not Insured
Extra Travel Expenses	Not Insured
Damaged Sports Glasses (Prescription)	Not Insured
Coma benefit	£30 per day
Legal Advice and Counselling helplines	Not Insured
Monthly benefit for 16-18 year olds employed for at least 16 hours or more	Not Insured
Parent/Legal Guardian Inconvenience benefit	Not Insured
Physiotherapy	Not Insured
Dental Injury	Not Insured
Student Tutorial Benefit - home tuition or additional expenses to attend school following an injury	Not Insured
Examination Re-sit benefit	Not Insured
Facial & bodily scarring	Not Insured
Medical Certification Expenses	Not Insured
Loss of or Damage to Football Kit or Football Boots (following an injury during the Effective Time)	Not Insured

Please note: Age limit – covers players up to 18 years and officials up to 75 years. Cover can be provided for officials 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.

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. 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. 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 or visit www.bluefinsport.co.uk/ngis.