



**The National Game  
Insurance Scheme**

Delivered by The FA's appointed broker, Marsh Sport

# Derbyshire County Football Association Limited

Group personal accident insurance  
2024/25 season

Policy Schedule: Superior Platinum

Youth Teams

Valid from 1<sup>st</sup> 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 Derbyshire County Football Association 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](http://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, 13<sup>th</sup> Floor, Lower Castle Street, Bristol, BS1 3AG** or via email at: [paclaims@marsh.com](mailto: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

<b>The Policyholder</b>	Derbyshire County Football Association Limited
<b>Contact Address</b>	Unit 8-9, Stadium Business Court, Millennium Way, Pride Park, Derby, DE24 8HP, United Kingdom
<b>Business Description</b>	Football Governing Body: Administration, Development and Governance of Grassroots Football

### Policy Details

<b>Policy Number</b>	100798252BDN/DD005
<b>Agent</b>	Marsh Sport
<b>Agency Number</b>	2802500
<b>Period of Insurance</b>	1 <sup>st</sup> July 2024, or date of purchase if later, to 30 <sup>th</sup> June 2025
<b>Renewal Date</b>	1 <sup>st</sup> July 2025

<b>Level of Cover</b>	<b>Cost per Youth Team</b>
Superior Platinum	£26.00 inc IPT

## 2. Youth Team Benefits

Category	Insured Persons
Superior Platinum	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 Platinum	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 Platinum	
Death	£10,000	
Loss of Sight in one or both eyes	£120,000	
Loss of Hearing in one ear	£30,000	
Loss of Hearing in both ears	£120,000	
Loss of one or more Limbs	£120,000	
Loss of Speech	£120,000	
Loss of Internal Organ	£30,000	
Permanent Total Disablement* (PTD)	Up to £120,000	
Permanent Partial Disablement (PPD)	Up to £120,000	
Temporary Total Disablement - 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	£300 per month (£75 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 Platinum
<b>Executor Expenses</b> (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
<b>Broken Bones</b>	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 Maximum any one loss - £1,000
<b>Coma Benefit</b>	£50 per day for each day up to a maximum of 730 days
<b>Concussion (Long Term)</b>	£10,000
<b>Concussion (Moderate/Severe)</b>	£250
<b>Dental &amp; Optical Expenses</b>	Up to £250
<b>Facial and Bodily Scarring</b>	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
<b>Funeral Expenses</b>	Up to £5,000
<b>Home and Workplace Alteration</b>	Up to £25,000
<b>Home Help</b> (TTD extension) 14 day waiting period, 12 month max. benefit period	£300 per month (£75 per week)
<b>Hospitalisation</b>	£50 per day up to £750
<b>Medical Certification Expenses</b>	Up to £50
<b>Miscarriage</b>	Up to £500
<b>Medical Expenses - Including X-rays &amp; scans</b>	Up to £250
<b>Outpatient Travel Expenses</b>	Up to £100
<b>Physiotherapy Treatment</b>	Up to £500
<b>Primary Dislocation</b> Kneecap, Elbow, Shoulder or Hip	£250
<b>Rehabilitation Expenses</b>	Up to £5,000
<b>Ruptured Achilles Tendon, Cruciate Ligament</b>	£250

<b>Student not in gainful employment</b> (TTD extension) 14 day waiting period, 2 month max. benefit period	£140 per month (£35 per week)
<b>Tetraplegia/Quadriplegia</b>	£120,000
<b>Triplegia/Paraplegia/Hemiplegia</b>	£60,000
<b>Damage to clothing/football boots by medical practitioner - up to</b>	Up to £100
<b>Wellbeing Services including Counselling (over 18s only)</b>	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

<b>Maximum Benefit any one Insured Person</b>	
<b>Death and Capital Sums:</b>	£120,000
<b>Temporary Total Disablement:</b>	Max. £300 per month (£75 per week)
<b>Temporary Partial Disablement</b>	Not Insured

<b>Maximum Accumulation Limits</b>	
<b>Any One Aircraft:</b>	£2,000,000
<b>Any One Accident:</b>	£2,000,000

## Terms and Conditions

<b>Wording applicable</b>	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 Marsh Sport.
<b>Law Applicable</b>	<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>
<b>Amendments, extensions, endorsements (if any)</b>	n/a



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

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