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

Group Personal Accident Insurance
2026/27 season

# Member Evidence of Cover: Superior Platinum

Youth Teams

Valid from 1st July 2026

# 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** | Somerset Football Association Limited<br>Affiliated Teams of the above Association as declared to insurers |
| **Contact Address** | Charles Lewin House, 5-10 Landmark House, Wirral Road, Glastonbury, Somerset, BA6 9FR, United Kingdom |
| **Business Description** | Football Governing Body: Administration, Development and Governance of Grassroots Football |

## Policy Details

| | |
|---|---|
| **Policy Number** | 100798252BDN/ST006 |
| **Agent** | Marsh Sport |
| **Period of Insurance** | 1st July 2026, or date of purchase, to 30th June 2027 |
| **Renewal Date** | 1st July 2027 |

## Cost per team*

| | |
|---|---|
| **Superior Platinum** | £26.00 |

*this premium includes Insurance Premium tax (IPT) at the current rate of 12%

## 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 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 |

| **Accidental bodily injury resulting in:** | **Superior Platinum** |
|---|---|
| **Death** | £10,000 |
| **Executor Expenses**<br>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 |
| **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 for Club/Team Officials**<br>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) |
| Waiting Period applicable to TTD | 14 days |
| Benefit Period applicable to TTD | 12 months |

*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.

| Accidental bodily injury resulting in: | Superior Platinum |
|---|---|
| **Broken Bones** | Arm (Humerus, Radius & Ulna) Hand or Wrist (Carpals) - £250<br>Leg (Femur, Tibia, Fibula), Foot, Hip, Ankle (Tarsals) or Kneecap (Patella) - £250<br>Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250<br>Fingers or Toes - £75<br>Maximum any one loss - £1,000 |
| **Coma Benefit** | £50 per day for each day up to a maximum of 730 days |
| **Concussion (Long Term)** | £10,000 |
| **Concussion (Moderate & Severe)** | £250 |
| **Damage to clothing/football boots by medical practitioner** | Up to £100 |
| **Dental & Optical Expenses** | Up to £250 |
| **Examination Re-sit** | Not Insured |
| **Facial and Bodily Scarring** | Scar 1 to 5 cm in length £250<br>Scar over 5cm and up to 10cm in length £500<br>Scar over 10cm in length £1,000<br>Maximum per insured person per claim is £1,000 |
| **Funeral Expenses** | Up to £5,000 |
| **Home and Workplace Alteration** | Up to £25,000 |
| **Home Help (Temporary Total Disablement for Club/Team Officials Extension)**<br>14 day waiting period, 12 month max. benefit period | £300 per month (£75 per week) |
| **Hospitalisation** | £50 per day up to £750 |
| **Medical Certification Expenses** | Up to £75 |
| **Medical Expenses** | Up to £250 |
| **Miscarriage** | £500 |
| **Outpatient Travel Expenses** | Up to £100 |
| **Physiotherapy Treatment** | Up to £500. £50 excess |
| **Primary Dislocation**<br>Kneecap, Elbow, Shoulder or Hip | £250 |
| **Rehabilitation Expenses** | Up to £5,000 |
| **Ruptured Achilles Tendon, Cruciate Ligament or Grade 3 Tear of Medial Collateral Ligament (MCL)** | £250 |
| **Student not in gainful employment (Temporary Total Disablement for Club/Team Officials Extension)**<br>14 day Deferment period, 2 month maximum benefit period | £140 per month (£35 per week) |

| | |
|---|---|
| **Tetraplegia/Quadriplegia** | £120,000 |
| **Triplegia/Paraplegia/Hemiplegia** | £60,000 |
| **Wellbeing Services including Counselling (over 18s only)**<br>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 | 24/7 |

| **Maximum Benefit any one Insured Person** | |
|---|---|
| **Death and Capital Sums:** | £120,000 |
| **Temporary Total Disablement:** | £300 per month (£75 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

| | |
|---|---|
| **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. |
| **Law Applicable** | The appropriate law as set out below will apply unless you and the insurer agree otherwise.<br><br>(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<br><br>(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<br><br>(3) Should neither of the above be applicable, the law of England and Wales will apply. |

| | |
|---|---|
| **Amendments, extensions, endorsements (if any)** | Affinity Solutions Endorsement: Personal Accident Age Extension<br>If an Insured club Official is over the age of 75 the benefits shown in the schedule will be replaced as follows: |

| Personal Accident Endorsement: Age Extension | |
|---|---|
| **Accidental Bodily injury resulting in:** | **Officials** |
| **Coma Benefit** | £50 per day up to £750 |
| **Death** | £3,000 |
| **Funeral Expenses** | Up to £5,000 |
| **Home and Workplace Alteration** | Up to £1,000 |
| **Hospitalisation** | £50 per day up to £750 |
| **Loss of Sight on one or both eyes** | £3,000 |
| **Loss of Hearing in one ear** | £625 |
| **Loss of Hearing in both ears** | £3,000 |
| **Loss of one or more Limbs** | £3,000 |
| **Loss of Speech** | £3,000 |
| **Loss of Internal Organ** | £3,000 |
| **Medical Certification Expenses** | Up to £75 |
| **Medical Expenses** | Up to £100 |
| **Outpatient Travel Expenses** | Up to £100 |
| **Rehabilitation Expenses** | Up to £250 |
| **Tetraplegia / Quadriplegia** | £3,000 |
| **Triplegia, Paraplegia, Hemiplegia** | £3,000 |
| **Wellbeing Services including Counselling (Over 18s only)** | 24/7 |

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