

Summary of Cover – Adult Teams

Football Team Group Personal Accident & Life Cover

This is a summary of cover and does not contain all the terms and conditions of the policy. The full terms, conditions, exclusions and limitations can be found in the policy document, a copy can be viewed at www.bluefinsport.co.uk/ngis or available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by the ACE Group of companies.

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 weekly 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. Should you require advice please contact Bluefin Sport.

Significant Features and Benefits – Adult Teams

Cover applies to persons as defined in the schedule;

Category A: Any Person who is a registered player of the Insured

Category B: Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

SECTION A:

Effective Time (Benefit 1): Whilst an Insured Person is training and/or playing in football matches

Effective Time (Benefit 2): 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, including travelling directly to and from such activities

Benefits	(All cover levels) Maximum Sum Insured
1. Life Cover	£10,000
2. Accidental Death resulting from Bodily Injury	£30,000

SECTION B:

Effective Time (All Benefits): 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, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

Accidental Bodily Injury which causes: BENEFITS	Basic Cover Maximum Sum Insured	Intermediate Cover Maximum Sum Insured	Superior Cover Maximum Sum Insured
1. Permanent Total Disablement (including Permanent Partial Disablement)	Up to £50,000	Up to £50,000	Up to £60,000
2. Loss of One or more Limbs	£30,000	£30,000	£35,000

3. Loss of Sight in One or both Eyes	£30,000	£30,000	£35,000
4. Loss of Speech	N/A	£30,000	£35,000
5. Loss of Hearing in a) both ears b) one ear	£30,000 £7,500	£30,000 £7,500	£35,000 £8,750
6. Loss of Internal Organ	N/A	£30,000	£35,000
7. a) Temporary Total Disablement (TTD) – weekly benefit 14 day Deferment Period & 104 week benefit period	N/A	N/A	Available levels include: £30, £50, £75, £100 and £150 per week* (please refer to the policy schedule for the sum insured)
b) Home Help (TTD Extension) Includes being a full time housewife or househusband as an occupation with 14 day excess & 104 week benefit period	N/A	N/A	Available levels include: £30, £50, £75, £100 and £150 per week* (please refer to the policy schedule for the sum insured)
c) Student not in Gainful Employment (TTD Extension) 14 day excess & 6 week benefit period	N/A	N/A	Up to £25 per week
Student Tutorial Cover Maximum benefit period 26 weeks 7 day Deferment Period	N/A	N/A	Up to £35 per week
Broken Bones – Leg, Arm, Cheek, Collar, Jaw and/or Foot	N/A	£150	£150
Primary Dislocation (Kneecap, Elbow, Shoulder or Hip)	N/A	£150	£150
Coma benefit – Maximum benefit Period 365 days	N/A	N/A	£25 per day
Emergency Medical Expenses	N/A	N/A	£500
Extra Travel Expenses – Maximum benefit Period 4 weeks	N/A	N/A	Up to £25 per week
Home /Car Adaptation benefit	N/A	N/A	Up to £10,000
Hospitalisation benefit – Maximum benefit Period 30 days	N/A	£25 per day	£25 per day
Rehabilitation and Retraining	N/A	N/A	Up to £2,500
Examination Re-sit benefit	N/A	N/A	Up to £2,500
Emergency Dental Pain Relief	N/A	£100	£100
Facial & Bodily Scarring	N/A	N/A	£600
Medical Certification Expenses	N/A	N/A	£50

Services Included			
Helpline – Counselling	N/A	N/A	Operates 24 hours a day, 365 days per year
Helpline – Legal Advice	N/A	N/A	Operates 24 hours a day, 365 days per year

Optional Superior Extra			
Broken Bone Top Up	N/A	N/A	Increase broken bones benefit from £150 to £275
Dental Injury	N/A	N/A	Up to £250
Physiotherapy	N/A	N/A	Up to £250 - 50% of costs up to a maximum of £25 per week for up to 10 sessions

*The TTD benefit does not apply to those individuals without employment or whose sole employment is football.

Significant or Unusual Exclusions or Limits for Adult & Youth Teams

Full details of our exclusions can be found in the policy wording.

This policy does not cover:

- Being a professional footballer (page 8)
- Suicide or deliberate self harm (page 8)
- Member of the armed forces (page 8)
- Any claim attributable either to arthritic or other degenerative conditions in joints bones, muscles, tendons or ligaments (page 8)
- Repetitive stress (strain) injury/syndrome (page 8)
- Influence of solvents, drugs or medication unless prescribed (page 8)
- Sickness Illness or disease with regard to Section A benefit 2, (page 4 – see definition of Bodily Injury and Accidental) and all benefits and extensions covered under Section B (page 8)
- Naturally occurring condition or gradually operating cause (page 8)
- Engaging in a criminal act, riot or civil commotion (page 8)
- Temporary Total disablement if the Insured Person has no paid usual occupation or is engaged in their occupation for less than 16 hours per week, or if the Insured person's usual occupation is as a professional footballer (page 7)
- Club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off ground (page 8)
- Life Cover if the death was caused by Bodily Injury which resulted from an Accident (page 6 - definitions on page 4) or any Illness, injury or medical condition which the Insured Person knew about at the commencement of the Period of Insurance (page 6)
- Insured Persons engaging in Hazardous Activities (as defined in policy wording page 4) with regard to benefits covered under Section A (page 6)

Permanent Total Disablement

Is whilst you are permanently prevented from undertaking your usual occupation outside of football. If you have no occupation outside of football, it would be if you are permanently prevented from undertaking any occupation for which you are fitted by way of education, training or experience. This will be different for players over the age of 55 - see below.

Age Limit

Players - Up to 55 years* (some limited restricted benefits from 55 years until attainment of 75 years apply – please refer to the next page for full details)

Officials - Up to 75 years* (some limited restricted benefits after this age limit apply – please refer to the next page for full details)

*Age limit for Life cover (Section A, Benefit 1) has a minimum entry level of 6 years and maximum age limit of 50 years

Duration of Policy

The policy will remain in force from the date of commencement and is renewable 30th June each year

Cancellation Rights

- ACE may cancel this Policy by giving thirty days written notice to the Insured at their last known address and in such event the Premium for the period up to the date when the cancellation takes effect shall be calculated and ACE shall promptly return any unearned portion of the Premium paid.
- In the event of cancellation by ACE the Insured must notify all Insured Persons of such cancellation.
- The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium will be payable.
- ACE reserve the right to retain the annual premium where claims have occurred in the Period of Insurance when cancellation takes place.

How to Claim

All claims must be submitted to **ACE European Group Ltd.** 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 for the fully completed form to be sent to:

ACE European Group
PO Box 4511
Dunstable
LU6 9QA

Email claims@acegroup.com

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If it is felt that a first class service has not been offered or if you wish to make a compliant please contact:

a) Complaints Officer
Bluefin Insurance Services Limited
Central House
Beckwith Knowle
Otley Road
Harrogate
HG3 1UF

Telephone: 01423 724700

Email: insurance.complaints@bluefingroup.co.uk

b) ACE's Customer Service Manager
200 Broomielaw
Glasgow
G1 4RU

Telephone: 0800 389 8425 (Within UK only)

E-mail: A&Hcustserv.complaints@acegroup.com

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR.

Adult Teams

Benefits applicable for persons over the age of 55 (Category A - players) and over 75 years (Category B - officials):				
Benefits	Basic Limits: For persons older than 55 years of age but less than 75 years of age (Players only)	Superior Limits: For persons older than 55 years of age but less than 75 years of age (Players only)	Basic Limits: For persons older than 75 years of age (Officials only)	Superior Limits: For persons older than 75 years of age (Officials only)
Accidental Death	£15,000	£15,000	£3,000	£3,000
Life Cover	Not Insured	Not Insured	Not Insured	Not Insured
Permanent Total Disablement*	Up to £25,000	Up to £25,000	Not Insured	Not Insured
Loss of Sight in One or Both Eyes	£15,000	£15,000	£3,000	£3,000
Loss of One or more Limbs	£15,000	£15,000	£3,000	£3,000
Weekly Temporary Total Disablement benefit	Not Insured	Not Insured	Not Insured	Not Insured
Broken Bones	Not Insured	£50	Not Insured	Not Insured
Dislocation of Kneecap, Elbow, Shoulder or Hip	Not Insured	£50	Not Insured	Not Insured
Loss of Speech	Not Insured	£15,000	Not Insured	£3,000
Loss of Hearing both ears	Not Insured	£15,000	Not Insured	£3,000
Loss of Hearing one ear	Not Insured	£3,125	Not Insured	£625
Loss of Internal Organ	Not Insured	£15,000	Not Insured	£3,000
Emergency Dental Pain Relief	Not Insured	Not Insured	Not Insured	Not Insured
Emergency Medical Expenses	Not Insured	£250	Not Insured	£50
Rehabilitation and Retraining	Not Insured	£1,250	Not Insured	£250
Home /Car Adaptation expenses	Not Insured	£5,000	Not Insured	£1,000
Extra Travel expenses - max 4 weeks	Not Insured	£12.50 per day	Not Insured	£12.50 per day
Coma benefit - max 365 days	Not Insured	£12.50 per day	Not Insured	£12.50 per day
Hospitalisation benefit - max 4 weeks	Not Insured	£12.50 per day	Not Insured	£12.50 per day
Legal advice and Counselling helplines	Not Included	Included	Not Included	Included
Facial & Bodily Scarring	Not Insured	Not Insured	Not Insured	Not Insured
Student Tutorial	Not Insured	Not Insured	Not Insured	Not Insured
Examination Re-sit Benefit	Not Insured	Not Insured	Not Insured	Not Insured

Additional notes:

*For players aged 55 years to 75 years of age and officials over 75 years of age the Permanent Total Disablement benefit is only applicable if the Insured Person is in full-time employment at the time of loss and 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 ACE's Chief Medical Officers opinion is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life, will prevent the Insured Person from engaging in or giving attention to any occupation for which they are fitted by way of education, training or experience.

Youth Teams

Benefits applicable for persons over the age of 75 years (Category B – officials only):		
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)
Accidental Death	£3,000	£3,000
Life Cover	Not Insured	Not Insured
Permanent Total Disablement*	Not Insured	Not Insured
Loss of Sight in One or Both Eyes	£3,000	£3,000
Loss of One or more Limbs	£3,000	£3,000
Weekly Temporary Total Disablement benefit	Not Insured	Not Insured
Broken Bones	Not Insured	Not Insured
Dislocation of Kneecap, Elbow, Shoulder or Hip	Not Insured	Not Insured
Loss of Speech	Not Insured	£3,000
Loss of Hearing both ears	Not Insured	£3,000
Loss of Hearing one ear	Not Insured	£625
Loss of Internal Organ	Not Insured	£3,000
Emergency Dental Pain Relief	Not Insured	Not Insured
Emergency Medical Expenses	Not Insured	£50
Rehabilitation and Retraining -	Not Insured	£250
Home / Car Modification expenses -	Not Insured	£1,000
Extra Travel Expenses - max 4 weeks	Not Insured	£12.50 per day
Coma benefit - max 365 days	Not Insured	£12.50 per day
Hospitalisation benefit - max 4 weeks	Not Insured	£12.50 per day
Legal advice and Counselling helplines	Not Included	Included
Facial and Bodily Scarring	Not Insured	Not Insured
Student Tutorial	Not Insured	Not Insured
Examination Re-sit Benefit	Not Insured	Not Insured
Medical Certification Expenses	Not Insured	Up to £50

About our insurance services

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- ☐ We offer products from a range of insurers.
- ☐ We only offer products from a limited range of insurers.
- ☒ We only offer a product from ACE European Group Limited to satisfy the Personal Accident insurance requirements of the applicable clubs that are have affiliated to their respective Football Association.

3. Which services will we provide you with?

- ☐ We will advise and make a recommendation for you after we have assessed your need for insurance.
- ☒ You will not receive advice or a recommendation from us for Personal Accident or any other insurances. We may ask you some questions to narrow down the selection of products that we will provide details on but you will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- ☒ A £5 fee for postal applications only
- ☒ No fee for arranging the ACE European Group Limited Personal Accident insurance policy on line

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

5. Who regulates us?

Bluefin Insurance Services Limited, is authorised and regulated by The Financial Conduct Authority. Our permitted business activities are advising, arranging (bringing about) deals, making arrangements with a view to transactions, dealing as agent, assisting in the administration and performance of a contract and agreeing to carry on a regulated activity in respect of General Insurance contracts.

Our Financial Services Register number is 307899 you can check this on the Financial Services Register by visiting the FCA's website: www.fca.org.uk or by contacting the FCA on 0800 111 6768

6. Ownership

Bluefin Insurance Services Limited is an insurance intermediary ultimately controlled by AXA UK Plc through our parent, Bluefin Insurance Group Limited.

7. What to do if you have a complaint?

If you wish to register a complaint, please contact us:

in writing: Bluefin Sport
6 St Stephens Avenue
Bristol
BS1 1YL

or

Complaints Officer
Bluefin Insurance Services Limited
Central House
Beckwith Knowle
Otley Road
Harrogate
HG3 1UF

by phone 01423 724700

by email insurance.complaints@bluefingroup.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Law applicable

You and your insurers are free to choose the law applicable to your policy. As your insurers are based in England, they propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

9. Client and Insurer Money

The FCA requires Bluefin to hold all client monies, including yours, in a trust account, the purpose of which is to protect you in the event of our financial failure since, in such circumstances; our general creditors would not be able to make claims on client money as it will not form part of our assets.

We will hold all client monies in a Non Statutory Trust bank account in accordance with the FCA client money rules. Under these arrangements, we assume responsibility for such monies and are permitted to, and may: use such monies received on behalf of one customer to pay another customer's premium, before the premium is received from that other customer. However, we are not entitled to pay ourselves commissions before we receive the relevant premium. Retain for own use, any interest earned on client money. Please inform us if you do not agree to this.

Your money will be held as agent of the insurer which means that when we have received your cleared premium, it is deemed to have been paid to the insurer.

Unless we receive your written instruction to the contrary, we shall treat receipt of payment from you and of any claim payment and/or refund of premium which fall due to you, as being with your informed consent to the payment of those monies into our Non Statutory Trust bank account.

10. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Bluefin Insurance Services Limited and ACE European Group Ltd are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

11. The capacity in which we are acting

As an insurance intermediary we usually act as your agent and are therefore subject to the law of agency which imposes various duties on us. In the case of this Personal Accident insurance facility for football clubs affiliated to a FA we act for and owe duties of care to insurers and the following table is provided to advise you when and how this arises so you will be aware of any possible conflicts of interest.

Sourcing a suitable policy (when we get quotes for you)	We act as your agent	<input type="checkbox"/>
	We act as agent of the insurer	<input checked="" type="checkbox"/>
Placing the insurance (when we arrange for cover to start)	We act as your agent	<input type="checkbox"/>
	We act as agent of the insurer	<input checked="" type="checkbox"/>
In the event of a claim	We act as your agent	<input checked="" type="checkbox"/>
	We act as agent of the insurer	<input type="checkbox"/>

Delegated Authority – The terms for this policy have been provided using an authority delegated to Bluefin Sport by the Insurer.