



The Football Association of Wales Group personal accident insurance

Adult and youth players | Summary of benefits

Valid from 11 June 2019 to 30 June 2020

Football Association of Wales Group personal accident

If players become injured whilst participating in a club activity, they can incur significant financial losses as a result. Personal accident insurance can help offset some of these unexpected expenses.



Why have personal accident insurance?

This insurance can pay out a set amount if a player is injured in an accident and the payout can be a lump sum or a weekly amount. It ensures all players have protection in the event of an injury and because this is a 'non negligence' cover it can help reduce litigation in the game, because unlike a liability policy players do not have to find someone to be at fault for an injury to receive compensation.



When does the policy start and finish?

The cover will be operative from 11 June 2019, or date of registration, whichever is the later, to 30 June 2020, both dates inclusive.



What are the main exclusions?

- Influence of alcohol, solvents, drugs or medication unless prescribed.
- Being a professional footballer.
- Any claim attributable either to arthritic or other degenerative conditions in joints, bones, muscles, tendons or ligaments.
- Repetitive stress (strain) injury or syndrome.
- Naturally occurring condition or gradually operating cause.
- Illness or sickness.
- Claims as a direct result of an insured person being a member of the armed forces.
- Engaging in a criminal act, riot or civil commotion.
- Club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off the ground.
- Travel to a specific area against advice issued by the Foreign and Commonwealth Office.

Please see the policy for full details of exclusions.



When does cover apply?

The policy operates whilst:

- at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training and includes travelling directly to and from such activities.
- at club social events (please see exclusions).

NOTE: The life cover is included and operative whilst training and playing football matches only.



Who is covered?

The policy automatically includes:

- Players.

The standard policy age limit for players is 55. For any players above this age the policy will provide a reduced level of cover.

Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.



Important policy notes

- TTD = Temporary Total Disablement (a monthly benefit).
- The TTD benefit does not apply to those individuals without paid employment or who are employed less than 16 hours per week or whose sole employment is football.
- There is no cover for professional footballers.
- Aggregate limit £2,000,000. This is the maximum amount that the insurer, XL Catlin, will pay per event in total under this and any other policies issued by XL Catlin.



Adult policy benefits

Adult player | aged 18 and above

PREMIER 120

THE BENEFITS

1	Life Cover	£10,000
2	Accidental Death	£30,000
3	Permanent Total Disablement - up to	£60,000
4	Loss of One or More Limbs	£35,000
5	Loss of Sight in One or Both Eyes	£35,000
6	Loss of Speech	£35,000
7a	Loss of Hearing in Both Ears	£35,000
7b	Loss of Hearing in One Ear	£8,750
8	Loss of Internal Organ	£35,000
9	Tetraplegia / Quadriplegia	£100,000
10	Triplegia / Paraplegia	£50,000
11	Miscarriage	£500
12	Emergency Dental Expenses - up to (pain relief).	£100
13	Hospitalisation (30 day max. benefit period).	£25 per day
14	Coma Benefit 365 days max. benefit period.	£30 per day
15	Emergency Medical Expenses Including X-rays & scans.	£500
16	Extra Travelling Expenses - up to 1 month max. benefit period. Includes hospital car park expenses.	£100
17	Home/Car Adaptation - up to	£25,000
18	Rehabilitation & Retraining - up to	£5,000
19	Broken Bones - Legs, Foot, Collar, Arms, Skull, Hips, Jaw and/or Cheek.	£250
20	Primary Dislocation - Kneecap, Elbow, Shoulder or Hip.	£250
21	Snapped / Ruptured Achilles Tendon, Cruciate Ligament	£250
22	Concussion (Long term) - up to	£10,000
23	Temporary Total Disablement (TTD) MONTHLY BENEFIT² 14 day waiting period, 24 month max. benefit period. 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.	£120 per month
24	Home Help² (24 month max. benefit period).	As above
25	Student not in gainful employment² (TTD Extension. 14 day waiting period, 2 month max. benefit period).	£100 per month (€25 weekly)
26	Student Tutorial Benefit² (TTD Extension. 7 day waiting period, 6 month max. benefit period)	£140 per month (€35 weekly)
27	Childcare Expenses² - in the event of a valid claim under item 4 to 10	£400 per month (€100 weekly)
28	Chauffeur Expenses² - in the event of a valid claim under item 4 to 10	£400 per month (€100 weekly)
29	Examination Re-Sit - up to	£2,500
30	Legal Advice & Counselling Helplines	24/7
31	Facial & Bodily Scarring - up to	£600
32	Medical Certification Expenses - up to	£50

² Monthly benefits means the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.

For full terms and conditions please contact Bluefin Sport. Exclusions and limitations apply.

Personal accident insurance is not an income protection policy.

Please be aware that the weekly benefit provided in respect of Temporary Total Disablement (TTD) is not designed to replace usual income in the event of being unable to work. The monthly benefit is to provide additional financial assistance in the event of being off work, or for students who are not in gainful employment, as the result of an injury during the operative time of the policy.





Youth policy benefits

PREMIER SILVER

BENEFITS

1	Life Cover	£10,000
2	Accidental Death	£10,000
3	Permanent Total Disablement	£100,000
4	Loss of One or More Limbs	£100,000
5	Loss of Sight in One or Both Eyes	£100,000
6	Loss of Speech	£100,000
7a	Loss of Hearing in Both Ears	£100,000
7b	Loss of Hearing in One Ear	£25,000
8	Loss of Internal Organ	£25,000
12	Broken Bones - Legs, Foot, Collar, Arms, Skull, Hip, Jaw and/or Cheek	£150
13	Broken Bones - Nose, Fingers and toes	£75
14	Primary Dislocation - Kneecap, Elbow, Shoulder or Hip	£250
15	Snapped / Ruptured Achilles Tendon, Cruciate Ligament	£250
19	Coma Benefit 365 days max. benefit period.	£30 per day
20	Student not in gainful employment² TTD Extension. 14 day waiting period, 2 month max. benefit period	£100 per month (£25 weekly)
21	Emergency Medical Expenses Including X-rays & scans	£150
22	Emergency Dental Expenses (pain relief)	£150
23	Hospitalisation (30 day max. benefit period)	£30 per day
24	Extra Travelling Expenses 1 month max. benefit period. Includes hospital car park expenses.	£100
25	Home/Car Adaptation - up to	£25,000
26	Rehabilitation & Retraining - up to	£5,000
27	Legal Advice & Counselling Helplines	24/7
28	Facial & Bodily Scarring - up to	£600
29	Medical Certification Expenses -up to	£50
30	Damaged Sports Glasses (Prescription) - up to	£75

² Monthly benefits means the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.

For full terms and conditions please contact Bluefin Sport. Exclusions and limitations apply.

Youth player | aged 17 and below



What it all means.

Your at-a-glance glossary.

Accident & accidental

Means a single, sudden, unusual, and unexpected event, which occurs at an identifiable time and place during the period of insurance and effective time which causes bodily injury.

Accidental death

Death caused by accidental bodily injury and excludes death by an other cause.

Achilles Tendon

A strong tendon joining the muscles in the calf of the leg to the bone of the heel

Aggregate limit

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.

Benefit period

Means the maximum (but not necessarily consecutive) period for which benefits are payable in respect of any insured person for any one accident. The benefit period commences at the end of the waiting period, if any.

Bodily injury

Injury which is caused solely by accidental means and which independently of illness or any other cause occurs within 12 months from the date of the accident.

Broken bones (adult policies)

A lump sum benefit is paid if an accident occurs causing bodily injury and the insured person fractures one or more of the bones listed below:

- i) Leg, ankle and foot or kneecap.
- ii) Arm or hand and wrist.
- iii) Cheek bone.
- iv) Collar bone.
- v) Jaw.
- vi) Hip.
- vii) Skull.

Broken bones (youth policies)

A lump sum benefit is paid if an accident occurs causing bodily injury and the insured person fractures one or more of the bones listed below:

- i) Leg, ankle and foot or kneecap
- ii) Arm or hand and wrist.
- iii) Cheek bone.
- iv) Collar bone.
- v) Jaw.
- vi) Nose, finger or toe.
- vii) Hip
- viii) Skull

Childcare Expenses

If the insured person suffers bodily injury as a direct result of an accident during the effective time and within the period of insurance which results in a valid claim for permanent disabling injury, quadriplegia, tetraplegia, triplegia, or paraplegia insurers will pay the monthly benefit amount for the costs of engaging a registered childcare provider.

Chauffeur Expenses Benefit

Where the insured person suffers bodily injury during the period of insurance and the effective time which results in a valid permanent disabling injury, claim the insured person is unable to travel to and from their place of work using the method of transport they normally used prior to the accident, insurers will pay costs of a chauffeur or taxi service to convey the insured person to and from work until:

- such time as the insured person is well enough to resume using the method of transport normally used prior to the accident;
 - any benefit amount under permanent disabling injury, permanent disabling injury, quadriplegia, tetraplegia or triplegia ceases to be payable under this policy;
 - the benefit amount has been reached;
 - the benefit period has been reached;
- whichever is earlier.

Coma benefit

Where bodily injury results in coma, insurers will pay the insured person the amount shown in the schedule for each day the insured person remains in a coma up to 365 days.

Concussion (long term)

The Insurers agree to cover the insured person for Forced Retirement, subject to the Concussion Waiting Period and up to but not exceeding the benefit amount stated in the policy.

The Insurers will reimburse the insured person for:

- a) The actual cost incurred for a professional or trades training program in which the insured person enrolls for the purpose of obtaining an alternative source of income provided such cost is incurred no later than five (5) years after the insured person's Forced Retirement
- b) Medical expenses of the insured person who obtains medical treatment from a legally qualified Physician, Physiotherapist, Psychologist or Psychiatrist when recommended by Qualified Medical Practitioner; provided such cost is incurred no later than five (5) years after the Insured Person's Forced Retirement
- c) Cost of prescription drugs and medicines prescribed by a Qualified Medical Practitioner arising out of and related to Concussion provided such cost is incurred no later than five (5) years after the insured person's Forced Retirement.

Reimbursement shall only be made provided expenses are:

- a) Incurred in the United Kingdom
- b) Incurred within five (5) years of the date of the Insured Person's Forced retirement
- c) not for elective treatment; and
- d) Supported by original receipts submitted to the Insurer as proof of claim

Concussion waiting period

Means a period of one hundred and eighty (180) days from the date of the Forced Retirement.

Club officials

Includes managers, trainers, referees, committee members and assistant referees.

Cruciate ligament

Means either of the cruciate ligaments of the knee, being the Anterior Cruciate Ligament (ACL) and the Posterior Cruciate Ligament (PCL). These ligaments are two strong rounded bands that extend from the head of the tibia to the intercondyloid notch of the femur.

Damaged sports glasses (prescriptive)- Youth policies

If the insured person has an accident and the insured person loses, or damages any prescriptive sports eyewear insurers will pay the insured person up to the benefit amount stated in the policy schedule. Subject to policy exclusions.

Effective time (operative time)

Whilst at any ground or premises worldwide where there is an agreed fixture or organised training including travelling directly to and from such activities. Cover has been extended to include club social events but excluding hazardous events such as fireworks, bonfires, driving events, bouncy castles, water sports or anything at a height above 3 metres from ground level e.g. bungee jumping.

The life cover is operative whilst training and playing football matches only.

Emergency dental (pain relief expenses)

External oral impact which results in damage to the insured person's teeth which necessitates immediate emergency pain relief. This does not cover any other procedure other than the relief of pain.

Emergency medical expenses

If an insured person incurs any additional reasonable emergency medical expenses for immediate and urgent treatment, the insurer will reimburse the insured person up to the amount shown in the policy.

Event

Means each and every individual loss or series of losses arising out of one event or one catastrophic accident during any one period of 72 hours which results in bodily injury, dismemberment, disability or death of insured persons.

Excess

An amount you pay towards a claim or that is deducted from the settlement.

Extra travelling expenses

Additional reasonable travel expenses incurred up to an amount provided per week for a maximum period of time as shown in the policy. Includes hospital parking fees.

Facial & bodily scarring:

Where bodily injury results in:

1. permanent disfigurement or
2. permanent scarring

of the face or body of at least the minimum benefit amount specified in the schedule of benefits below will be payable. Disfigurement or scarring covering an area of the face and body greater than the minimum will be assessed in relation to:

1. the specified minimum benefit amount; and
2. the maximum benefit amount as specified in the schedule of benefits for disfigurement or scarring covering the whole area of the face.

The benefit amount payable will not take into account any psychological effects.

Length of scarring	Benefit amounts for scarring of face	Benefit amounts for scarring of the body
0cm - 2.4cms	Nil	Nil
2.5cms - 4.9cms	£200	£100
5.0cms - 10cms	£400	£200
10cms or over	£600	£300

Forced retirement

Means the permanent involuntary ending by the relevant sporting authority and a medical practitioner of an insured person's active participation in training and competition and their usual occupation as a result of a Concussion.

Home / car adaptation and home relocation expenses

Where bodily injury results in quadriplegia or paraplegia, and the benefit for permanent total disablement becomes payable, insurers will also indemnify the policyholder for expenses incurred, up to the amount shown in the policy, for adapting the insured person's home or car or for relocating to another home to cater for the practical changes involved in living with the disablement.

Home help

Temporary total disablement cover includes insured persons whose occupations are as full time housewives or househusbands.

Hospitalisation

Payable for injuries independent of illness or any other cause, which results in their hospital confinement, within twelve calendar months from the date of the accident. Insurers will pay the insured person for each complete twenty-four hour period of such hospital confinement up to a maximum benefit as shown in the policy.

Inconvenience benefit (youth policies)

In the event of unforeseen travel expenses for parents/legal guardians due to an accident the insurers can pay up to the amount shown in the policy.

Insurance Premium Tax (IPT)

A levy that is a percentage of your premium applied by the government. This excludes life insurance where there is 0% insurance premium tax applicable. The tax payable is shown as a separate charge on your documentation (Isle of Man and the Channel Islands are exempt from this tax). These insurance policies are exempt from VAT (Valued Added Tax).

Legal advice helpline

During the period of insurance the insured person may obtain personal legal advice over the telephone. The advice may include but is not limited to:

- a) Advice where injury has been caused by the negligence of a third party.
- b) Advice on employment issues including redundancy, bullying, harassment, unfair discrimination and retirement.

Life cover

A specific sum payable to the insured person's beneficiaries after the insured person's death (whilst playing and training only). The benefit is payable provided the insured person's death was not an accidental death. Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.

Loss of hearing

Total and irrecoverable deafness confirmed by audiometer and sound threshold tests.

Loss of internal organ

Total and permanent:

- a) loss by removal: or
- b) effective loss of use of one lung or one kidney, the spleen or the liver.

Loss of limb

In respect of:

- a) an arm - amputation or complete and permanent loss of use at or above the wrist;
- b) a leg - amputation or complete and permanent loss of use at or above the ankle (talo-tibial joint).

Loss of sight

To be deemed to have occurred:

- a) in both eyes when the insured person's name has been added to the register of blind persons maintained by the government on the authority of a qualified ophthalmic specialist; or
- b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the insured Person is only able to see at 3 feet that which they should normally be able to see at 60 feet) and the insurers is satisfied that the condition is permanent and without expectation of recovery.

Loss of speech

Total and permanent loss of speech.

Medical certification expenses

If during a period of insurance an accident occurs during the effective time and causes bodily injury to an insured person resulting in a valid claim for permanent total disablement, permanent disabling injury and/or temporary total disablement, the insurer will pay up to the benefit amount specified in the schedule of benefits to reimburse costs incurred for the issuance of a medical certificate by a qualified medical practitioner.

Miscarriage

If the insured person suffers a miscarriage caused by bodily injury arising from an accident during the period of insurance and the effective time insurers will pay up to the benefit amount stated in the policy schedule. However insurers will not pay if the miscarriage is as a result of the insured person's deliberate act or out of any other cause other than bodily injury.

Paraplegia

Shall mean complete paralysis of the lower half of the body including both legs which results in Permanent Total Disablement.

Period of insurance

The period between and inclusive of the dates shown from: and to: in the policy schedule commencing at 00.00 hours on the earliest date shown and expiring at midnight on the latest date shown.

Permanent disabling injury

Means loss of sight, loss of hearing, loss of speech or loss of limb.

Glossary continued.

Permanent partial disablement

A percentage of the permanent total disablement benefit will be paid relative to the level of disability:

1. Permanent total disablement 100%
2. 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%
3. Loss of or total loss of use of:
 - a. foot below the level of the ankle(talo tibular joint) 50%
 - b. thumb 20%
 - c. one forefinger or big toe 15%
 - d. any other finger 10%
 - e. any other toe 4%

Permanent total disablement (PTD)

Means disablement other than any permanent disabling injury which has lasted for at least 12 months from the date of the bodily injury and which in the insurers opinion 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 either to:

- a) their usual occupation if in gainful employment
- b) or if the insured person;
 - i) is not in gainful employment;
 - ii) is employed solely as a footballer;
 - iii) has football as their main employment;
 - iv) is under 16 years of age or under 18 years of age and in full time education;

then insurers will make an assessment to ascertain if the insured person is unable to carry out a business function, schooling, profession or occupation for which the insured person is fitted by way of education or experience. In all cases permanent total disablement will be calculated on a medical assessment by Us or by an independent qualified medical practitioner appointed by insurers, and which results in the insured person's inability to perform, without assistance from another person, at least 2 of the following activities of daily living:

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on level ground

All assessments will be judged on if the insured person will be permanently affected for the remainder of their life.

Primary dislocation benefit

Primary dislocation means the first time an insured person has suffered a dislocation of the following joints:

- i) kneecap
- ii) elbow
- iii) hip
- iv) shoulder

Quadriplegia/Tetraplegia

Shall mean complete paralysis of all four limbs which results in Permanent Total Disablement.

Qualified Medical Practitioner

Means a doctor or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:

- a. an Insured Person
- b. a relative or partner of an Insured Person

Rehabilitation and retraining

Where bodily injury results in the permanent total disablement benefit becoming payable for an insured person, insurers will indemnify the insured person up to £5,000 for reasonable costs incurred to rehabilitate and/or retrain the insured person for an alternative occupation, subject to insurer's prior written approval being obtained.

Student

An insured person who is in full time education and enrolled or attends classes at a school, college, or university.

Student tutorial benefit

Expenses relating to home tuition or necessary additional expenses to attend school following an injury

Temporary total disablement (TTD)

Temporary disablement which entirely prevents the insured person from engaging in their usual occupation.

Triplegia

Means complete paralysis of three limbs which results in Permanent Total Disablement

Usual occupation

The tasks, duties and other functions, which the insured person normally performs in connection with their paid employment for which they are engaged in 16 hours or more per week. Permanent total disablement (PTD) is paid when an injury prevents you from continuing your usual occupation.

Waiting period

A period at the beginning of a period of temporary total disablement during which benefits are not payable. (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).

Worldwide

The policy operates worldwide but excludes travel to a specific area against advice issued by the Foreign and Commonwealth Office.



The full policy wording can be found on the website bluefinsport.co.uk/faw

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PROPERTY
(CLUBHOUSE
AND STADIA)



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ACCIDENT**
(FOR TEAMS)



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