

# Group personal accident insurance

FAW Comet registered  
Members

Summary of benefits and  
Evidence of Cover

Valid from 1 July 2022



# Group personal accident insurance arrangement for FAW Comet Registered members

For the 2022/23 season, the Football Association of Wales have arranged a group policy for members registered through Comet.

Clubs have the option of increasing the level of cover, to meet the requirements of their own teams. The premiums payable in respect of increasing the level of cover have been discounted, to reflect the group policy arrangement in place.

The FAW will issue documentation to all eligible teams confirming the cover in place via the group policy.

## What is personal accident insurance

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

This insurance can pay out a set amount if someone is injured in an accident and the payout can be a lump sum or a weekly amount. It ensures all participants 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 you do not have to find someone to be at fault for an injury to receive compensation

## Option to upgrade the cover

Details of the group personal accident cover provided can be found in this document. The Adult and Youth team benefits can also be enhanced to include things such as:

- Increased weekly benefit
- Increased broken bones benefit
- Higher life cover benefit.
- Include covers for physiotherapy, dental accident to name a few.



Contact Bluefin Sport on the details below for an Application Form to upgrade cover

0345 872 5060 | Mon to Fri 9am to 5pm | [faw@bluefinsport.co.uk](mailto:faw@bluefinsport.co.uk)

## When does the policy start and finish?

Cover is obtained via registration on COMET. Cover is operative 1 July 2022 (or later if you register after 1 July). All policies will expire on 30 June of each given year and will be renewable from 1 July.

**Cover is operative for FAW Sanctioned Football and Competitions only.**

### When does cover apply?

The policies 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.
- Club social events (please see exclusions).
- FAW organised Coaching Courses, on behalf of the football club (for coaches).

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

**NOTE: If you purchase a Top Up policy after 1 July 2022 your premium will be calculated on a pro rata basis to reflect the time on cover to 30 June 2023. Cover must be arranged via COMET registration in order for the Top Up policy to be operative.**



## Who is covered?

The policy automatically includes:

- Players.
- Committee members and club officials.
- Managers, coaches and trainers.
- Soccer tots (Youth teams - U6 and below), are automatically included.

## What are the 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.  
Available at  
[www.bluefinsport.co.uk/faw](http://www.bluefinsport.co.uk/faw)



## Who is covered?

- Members registered on Comet
- Cover is effective from 1<sup>st</sup> July each year or the date Comet membership is completed if later
- Members include:
  - Adult players – Aged 16 and Above
    - An Adult is defined as aged 16 or above on 01.10.2022
  - Youth players – Aged 15 or below inc Soccer Tots
    - A Youth is defined as aged 15 or under on 01.10.2022
    - Soccer Tots (i.e. up to U-6) are automatically insured for non-competitive
    - U6s automatically insured with no requirement to register on Comet
  - Coaches, Managers, Trainers
    - defined as someone that is 75 or younger on 01.10.2022
  - Employees and Officials of the FAW, Area Associations, Leagues and Clubs

**Cover is operative for FAW Sanctioned Football and Competitions including the following categories, subject to holding a valid Comet ID:**

- Welsh Premier Teams
- Adult 11 Aside – “Saturday League Football”
- Dual Membership – only sanctioned competitions
- Futsal\*
- U19s Development League
- Womens and Girls Football
- Youth Trial or training

It is important to note the Temporary Total Disablement benefit will not apply for players where their sole employment is Football

\* On COMET, there are two different football categories – Football and Futsal. If a player wants to play in both categories, the player is required to register separately for each

## Who is not covered?

Cover does not extend for the following teams:

- Teams Playing in English Non-League Pyramid
- Disability / Power Chair Football
- Huddle Participation
- Rep Teams
- Small Sided
- Sunday League Football
- Vets Teams
- Walking Football
- Welsh College teams
- Welsh Schools Football
- Welsh University Teams
- Youth Trial or training – no cover for temporary members (Adult or youths) unless registered on Comet



# FAW Comet Evidence of Cover

Following your registration with the Football Association of Wales through Comet please find enclosed the evidence of Personal Accident insurance for the 2022/23 football season. This policy has been arranged by Bluefin Sport and underwritten by AXA XL Underwriting Agencies Limited (On behalf of the underwriting members of Lloyds Syndicate 3002) and AXA XL Insurance Company UK 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.

If have any questions or wish to upgrade the insurance cover please call our dedicated sports team on **0345 872 5060** and we will be happy to help you.

Please keep this documentation safe as you will need the Schedule to hand should you need to claim.

## Making a claim

Should you 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/wales](http://www.bluefinsport.co.uk/wales). If you wish to submit details of your claim by post please arrange to return the fully completed claim form to: Football Claims Team, Woodgate & Clark Ltd, 42 Kings Hill Avenue, Kings Hill, West Malling, ME19 4AJ or email [footballpaclaims@woodgate-clark.co.uk](mailto:footballpaclaims@woodgate-clark.co.uk)

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 demands and needs

This personal accident insurance product is designed to meet the demands and needs of qualifying member under the auspices of the Football Association of Wales 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.

Please ensure you visit our website which is dedicated to grassroots football. The news section is regularly updated and valuable advice is provided under the Kick the Risk section.



# FAW Comet Evidence of Cover

**This schedule should be read in conjunction with the policy wording.**

Policy Number:	SL1000764089
Insurer:	AXA XL Underwriting Agencies Limited (On behalf of the underwriting members of Lloyds Syndicate 3002) and AXA XL Insurance Company UK Limited
Intermediary Name:	Bluefin Sport
Policy Holder:	Football Association of Wales Registered Members, as declared
Address:	Football Association Of Wales Ltd, Hensol, Pontyclun, Mid Glamorgan, CF72 8JY, United Kingdom
Period of Insurance:	1 July 2022, or date of FAW registration if later, to 30 June 2023, (both dates inclusive)
Insured	Cover is operative for FAW Sanctioned Football and Competitions for the following members: <ul style="list-style-type: none"><li>• Adult Players - Aged 16 or above</li><li>• Youth Players - Aged 15 or below</li><li>• Referees</li><li>• Coaches, Managers and Trainers, Employees and Officials of the FAW, Area Associations, Leagues and Clubs</li></ul>

**Registration to the FAW must have been completed prior to the incident date in order for the policy benefits to be applicable.**

## **IMPORTANT NOTE:**

Please note if a registered team purchases an upgraded level of Personal Accident insurance via Bluefin Sport, that policy will replace this policy in its entirety

# FAW Comet Evidence of Cover

Adult benefits: Age 16 or Above

## Section A – Life & Accidental Death cover

Category	Definition of Insured Persons and Operative Time
<b>A</b>	<b>Any Adult Player of the FAW who has registered on the Comet system</b>  Whilst at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training session and includes travelling directly to and from such activities.  Whilst at sanctioned club social events or tournaments
<b>B</b>	<b>Referees who have registered on the Comet system</b>  Whilst at any ground or premises in the UK whilst they are officiating in an agreed fixture, including travelling directly to and from such activities.
<b>C</b>	<b>Coaches, Managers, Trainers who have registered on the Comet system</b>  Whilst at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training session and includes travelling directly to and from such activities. Cover extends to include sanctioned club social events or tournaments
<b>D</b>	<b>Employees and Officials of the FAW, Area Associations, Leagues and Clubs who have registered on the Comet system</b>  Whilst on approved Football business including commuting to and from such activities

Category	Definition of an Adult Member:
A, B, C & D	An Adult is defined as aged 16 or above on 01.10.2022

\*Life Cover will cease at attainment of 50 years of age and is operative whilst playing and training only

# FAW Comet Evidence of Cover

## Section B – Injury: Extensions of cover

Category	Definition of Insured Persons and Operative Time
<b>A</b>	<b>Any Adult Player of the FAW who has registered on the Comet system</b>  Whilst at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training session and includes travelling directly to and from such activities.  Whilst at sanctioned club social events or tournaments
<b>B</b>	<b>Referees who have registered on the Comet system</b>  Whilst at any ground or premises in the UK whilst they are officiating in an agreed fixture, including travelling directly to and from such activities.
<b>C</b>	<b>Coaches, Managers, Trainers who have registered on the Comet system</b>  Whilst at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training session and includes travelling directly to and from such activities. Cover extends to include sanctioned club social events or tournaments
<b>D</b>	<b>Employees and Officials of the FAW, Area Associations, Leagues and Clubs who have registered on the Comet system</b>  Whilst on approved Football business including commuting to and from such activities

Category	Definition of an Adult Member:
A, B, C & D	An Adult is defined as aged 16 or above on 01.10.2022



# FAW Comet Evidence of Cover

Accidental Bodily Injury resulting in:	Players, Referees, Coaches, Managers and Trainers		Employees and Officials of the FAW, Area Associations, Leagues and Clubs	
	(Category A, B & C)		(Category D)	
	Up to 55 years.	Aged 55 years until attainment of 75 years.	Up to 75 years of age	Over 75 years of age
1. Permanent Total Disablement	Up to £60,000	£3,000	Up to £60,000	£3,000
2. Loss of Limbs	£35,000	£3,000	£35,000	£3,000
3. Loss of Sight	£35,000	£3,000	£35,000	£3,000
4. Loss of Speech	£35,000	£3,000	£35,000	£3,000
5. a) Loss of Hearing (both ears)	£35,000	£3,000	£35,000	£3,000
5. b) Loss of Hearing (one ear)	£8,750	£625	£8,750	£625
6. Loss of Internal Organs	£35,000	£2,000	£35,000	£2,000
7. Tetraplegia / Quadriplegia	£100,000	£10,000	£100,000	£10,000
8. Triplegia / Paraplegia	£50,000	£5,000	£50,000	£5,000
9. Concussion (Long Term)	£10,000	N/A	£10,000	N/A
10. Miscarriage	£500	N/A	£500	N/A
11 a) Temporary Total Disablement Maximum monthly benefit for each insured person Benefit Period: 24 months Waiting Period: 14 days	£120	N/A	£120	N/A
b) Home Help Benefit - Includes being a full time housewife or househusband as an occupation Benefit Period: 24 months Waiting Period: 14 days	£120	N/A	£120	N/A
c) Student not in gainful employment Benefit Period: 2 months Waiting Period: 14 days	£100	N/A	£100	N/A
d) Student Tutorial Benefit Benefit Period: 6 months Waiting Period: 7 days	Up to £140 per month	N/A	Up to £140 per month	N/A
12. Childcare Expenses Benefit Period: 2 months Waiting Period: 14 days	Up to £400 per month	N/A	Up to £400 per month	N/A
13. Chauffeur Expenses Benefit Period: 2 months Waiting Period: 14 days	Up to £400 per month	N/A	Up to £400 per month	N/A
14. Broken Bones Legs, Collar, Arms, Cheek, Jaw, Skull, Hip and/or Foot	£250	N/A	£250	N/A
15. Primary Dislocation benefit Kneecap, Shoulder, Elbow or Hip	£250	N/A	£250	N/A
16. Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	£250	N/A	£250	N/A
17. Emergency Dental Pain Relief Expenses	Up to £100	N/A	Up to £100	N/A
18. Emergency Medical Expenses	Up to £500	Up to £500	Up to £500	Up to £500
19. Rehabilitation and Retraining	Up to £5,000	£2,500	Up to £5,000	£2,500

# FAW Comet Evidence of Cover

	Players, Referees, Coaches, Managers and Trainers		Employees and Officials of the FAW, Area Associations, Leagues and Clubs	
	(Category A, B & C)		(Category D)	
20. Home/Car Adaptation	Up to £25,000	£10,000	Up to £25,000	£10,000
21. Extra Travelling Expenses Benefit Period: 1 month Includes hospital car park expenses	£100	£100	£100	£100
22. Coma Maximum benefit Period 365 days	£30 per day	N/A	£30 per day	N/A
23. Hospitalisation Benefit Maximum benefit Period 4 weeks	£25 per day	£25 per day	£25 per day	£25 per day
24. Examination Re-sit Benefit	Up to £2,500	N/A	Up to £2,500	N/A
25. Facial & Bodily Scarring	Up to £600	N/A	Up to £600	N/A
26. Medical Certification Expenses	Up to £50	Up to £50	Up to £50	Up to £50

Services	Available
Helpline – Counselling	Operates 24 hours a day, 365 days per year
Helpline – Legal Advice	Operates 24 hours a day, 365 days per year

Aggregate Limit	
<b>Per Event Overall:</b>	£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)

# FAW Comet Evidence of Cover

## Endorsements applicable to the Adult Policy Schedule

### 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.

### Permanent Total Disablement

\*The Permanent Total Disablement benefit (Section B, benefit 1) is only applicable if the Insured Person is in full-time employment at the time of sustaining Bodily Injury and for the purposes of this endorsement 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 the opinion of the Insurer's Chief Medical officer, 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 to any occupation.

### Significant Or Usual Policy Terms

- Excludes Professional Players
- Excludes Managers and Coaching Staff of the National Team
- Operative Time is classified as FAW Sanctioned Football Related Activities Only
- Please refer to the policy wording for excluded countries and activities

# FAW Comet Evidence of Cover

Youth benefits: Age 15 or Under

## Section A – Life & Accidental Death cover

Category	Definition of Insured Persons and Operative Time
<b>A</b>	<p><b>Any Youth Player of the FAW who has registered on the Comet system</b></p> <p>Whilst at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training session and includes travelling directly to and from such activities.</p> <p>Whilst at sanctioned club social events or tournaments</p>
<b>B</b>	<p><b>Referees who have registered on the Comet system</b></p> <p>Whilst at any ground or premises in the UK whilst they are officiating in an agreed fixture, including travelling directly to and from such activities.</p>
<b>C</b>	<p><b>Coaches, Managers, Trainers who have registered on the Comet system</b></p> <p>Whilst at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training session and includes travelling directly to and from such activities. Cover extends to include sanctioned club social events or tournaments</p>
<b>D</b>	<p><b>Employees and Officials of the FAW, Area Associations, Leagues and Clubs who have registered on the Comet system</b></p> <p>Whilst on approved Football business including commuting to and from such activities</p>

Category	Definition of a Youth Member:
A, B, C & D	<p>A Youth is defined as aged 15 or under on 01.10.2022</p> <p>Soccer Tots (i.e. up to U-6) are automatically insured for non-competitive football training</p>

Benefit	Maximum Limits per Insured Person
	Category A, B, C, D
1. Life Cover*	£10,000
2. Accidental Death resulting from Bodily Injury	£10,000

\*Life Cover will commence at attainment of 6 years of age and is operative whilst playing and training only

# FAW Comet Evidence of Cover

## Section B – Injury

Category	Definition of Insured Persons and Operative Time
<b>A</b>	<b>Any Youth Player of the FAW who has registered on the Comet system</b>  Whilst at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training session and includes travelling directly to and from such activities.  Whilst at sanctioned club social events or tournaments
<b>B</b>	<b>Referees who have registered on the Comet system</b>  Whilst at any ground or premises in the UK whilst they are officiating in an agreed fixture, including travelling directly to and from such activities.
<b>C</b>	<b>Coaches, Managers, Trainers who have registered on the Comet system</b>  Whilst at any ground or premises worldwide (please see exclusions) where there is an agreed fixture or training session and includes travelling directly to and from such activities. Cover extends to include sanctioned club social events or tournaments
<b>D</b>	<b>Employees and Officials of the FAW, Area Associations, Leagues and Clubs who have registered on the Comet system</b>  Whilst on approved Football business including commuting to and from such activities

Category	Definition of a Youth Member:
A, B, C & D	A Youth is defined as aged 15 or under on 01.10.2022  Soccer Tots (i.e. up to U-6) are automatically insured for non-competitive football training

Accidental Bodily Injury resulting in:	Maximum Limits per Insured Person
	Category A, B, C, D
1. Permanent Total Disablement	Up to £100,000
2. Loss of Limbs	£100,000
3. Loss of Sight in One or both Eyes	£100,000
4. Loss of Speech	£100,000
5. Loss of Hearing (both ears)	£100,000
6. Loss of Hearing (one ear)	£25,000
7. Loss of Internal Organs	£25,000
8. Tetraplegia / Quadriplegia	£100,000
9. Triplegia / Paraplegia / Hemiplegia	£50,000
10. Concussion (Long Term)	£10,000
11. Miscarriage	£500

# FAW Comet Evidence of Cover

## Section B – Injury: Extensions of cover

Accidental Bodily Injury resulting in:	Maximum Limits per Insured Person
Category A, B, C, D	
Emergency Medical Expenses	£200
Emergency Dental Pain Relief Expenses	£200
Broken Bones: Legs, Collar, Arms, Cheek, Jaw, Skull, Hip	£200
Broken Bones: Nose, Fingers and Toes	£75
Primary Dislocation Kneecap, Shoulder, Elbow or Hip	£250
Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	£250
Extra Travelling Expenses (Includes hospital car park expenses) Benefit Period: 1 month	£100
Damaged Sports Glasses (Prescription)	Up to £75
Rehabilitation and retraining	Up to £5,000
Home/Car Adaptation and Home Relocation Expenses	Up to £25,000
Hospitalisation Benefits Benefit Period: 4 weeks	£30 per day
Coma Benefit – Maximum benefit Period 365 days	£30 per day
Facial & Bodily Scarring	Up to £600
Medical Certification Expenses	Up to £50

Services	Available
Helpline – Counselling	Operates 24 hours a day, 365 days per year
Helpline – Legal Advice	Operates 24 hours a day, 365 days per year

Aggregate Limit	
<b>Per Event Overall:</b>	£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)



# FAW Comet Evidence of Cover

## Endorsements applicable to the Youth Policy Schedule

### 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.

### Policy Exclusions

- Operative Time is classified as FAW Sanctioned Football Related Activities Only
- Please refer to the policy wording for excluded countries and activities

