



The Football Association of Wales

# Group personal accident insurance

## Policy Schedule

### 2023-24 season

Referees, Coaches, Managers, Trainers, Employees  
and Officials of the FAW, Area Associations, Leagues  
and Clubs

Valid from 1<sup>st</sup> July 2023



# Group personal accident insurance arrangement for Referees, Officials and Staff

Cover will be provided upon completion of the COMET registration process

## What is personal accident insurance

**If you suffer an injury whilst participating in a club activity, you can incur significant financial loss as a result. Personal accident insurance can help offset some of these unexpected expenses.**



This insurance offers a fixed pay out in case of an accident-related injury, either as a lump sum or in weekly instalments. It provides protection for all participants in case of injury and, being a "non-negligence" coverage, it can help minimise legal disputes within the game. Unlike liability policies, compensation is not contingent on proving fault for the injury.

## When does the policy start and finish?

Cover is obtained via registration on COMET. Cover is operative 1 July 2023 (or later if you register after 1 July). All policies will expire on 31<sup>st</sup> May 2024 and will be renewable from 1 June.

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

## 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.
- Club social events (please see exclusions).

## Who is Covered?

- Coaches
- Referees
- Managers
- Trainers
- Employees of the FAW, Area Associations, Leagues and Clubs

## The insurer

The policy is underwritten by AXA XL Underwriting Agencies Limited (On behalf of the underwriting members of Lloyds Syndicate 3002) and AXA XL Insurance Company UK Limited.

AXA XL are recognised as a market leader with significant industry experience, sector knowledge and embedded product expertise. To learn more, visit:

<https://axaxl.com/insurance/products/sports-and-leisure-insurance>

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

0345 872 5060 | Mon to Fri 9am to 5pm | [marshsport@marsh.com](mailto:marshsport@marsh.com)

## 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, Commonwealth & Development Office.

## Require Assistance

This document is a summary of the cover provided by the insurance policy which is included as part of your COMET Registration with the Football Association of Wales

The purpose of this summary is to provide information on the scope of cover.

The Policy Wording is available via the FAW Member Portal or upon request from Marsh Sport.

If you have any questions please contact Marsh Sport at [marshsport@marsh.com](mailto:marshsport@marsh.com) or on 0345 872 5060

Please see the policy for full details of exclusions.  
Available at  
[www.marshsport.co.uk/faw](http://www.marshsport.co.uk/faw)

## Confirmation of Insurance

Following your registration with the Football Association of Wales through COMET please find enclosed the evidence of Personal Accident insurance for the 2023/24 football season. This policy has been arranged by Marsh 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.

Clubs have the option of increasing the level of cover with Marsh Sport to meet the requirements of their own teams. An application form to upgrade the policy is available in the FAW Member Portal or upon request from Marsh Sport.

Personal accident insurance is also available for football teams who do not register on COMET via our website [www.marshsport.co.uk/faw](http://www.marshsport.co.uk/faw)

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.

## 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.marshsport.co.uk/wales](http://www.marshsport.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.

# 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:	Marsh 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 2023, or date of FAW COMET registration if later, to 31 May 2024, (both dates inclusive)
Insured	Cover is operative for FAW Comet registered: Referees Coaches, Managers and Trainers Employees and Officials of the FAW, Area Associations, Leagues and Clubs

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

## Benefits

### Section A – Accidental Death Cover

Category	Definition of Insured Persons and Effective Time
A	Referees who have registered on the Comet system  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	Coaches, Managers, Trainers who have registered on the Comet system  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
C	Employees and Officials of the FAW, Area Associations, Leagues and Clubs who have registered on the Comet system  Whilst on approved Football business including commuting to and from such activities

Benefits	Category A, B, C	Category D
2. Accidental Death resulting from Bodily Injury	£30,000	£15,000

### Section B – Injury

Category	Definition of Insured Persons and Effective Time
A	Referees who have registered on the Comet system  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	Coaches, Managers, Trainers who have registered on the Comet system  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
C	Employees and Officials of the FAW, Area Associations, Leagues and Clubs who have registered on the Comet system  Whilst on approved Football business including commuting to and from such activities

Accidental Bodily Injury resulting in:	Category A & B	Category A & B	Category D	Category D
	Up to 55 years of age	Aged 55 years of age until attainment of 75 years of age	Up to 75 years of age	Over 75 years of age
1. Permanent Total Disablement	Up to £60,000	£30,000	Up to £60,000	£30,000
2. Loss of One or More Limbs	£35,000	£17,500	£35,000	£17,500
3. Loss of Sight in One or Both Eyes	£35,000	£17,500	£35,000	£17,500
4. Loss of Speech	£35,000	£17,500	£35,000	£17,500
5. a) Loss of Hearing in Both Ears	£35,000	£17,500	£35,000	£17,500
5. b) Loss of Hearing in One Ear	£8,750	£4,375	£8,750	£4,375
6. Tetraplegia/Quadriplegia	£100,000	£17,500	£100,000	£17,500
7. Triplegia/Paraplegia/Hemiplegia	£50,000	£17,500	£50,000	£17,500
8. Loss of Internal Organ	£35,000	£17,500	£35,000	£17,500
9. Miscarriage	£500	N/A	£500	N/A
10. Broken Bones Legs, Kneecap, Foot, Collar, Arms, Hand, Wrist (carpels), Skull, Hips, Jaw and/or Cheek	£250	£75	£250	£75
11. Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250	N/A	£250	N/A
12. Ruptured Achilles Tendon, Cruciate Ligament	£250	N/A	£250	N/A
13. Emergency Dental Expenses (pain relief)	Up to £100	N/A	Up to £100	N/A
14. Hospitalisation (30 day maximum. benefit period)	£25 per day	£12.50 per day	£25 per day	£12.50 per day
15. Concussion (Long term)	Up to £10,000	N/A	Up to £10,000	N/A
16. Monthly Temporary Total Disablement (TTD) 14 day waiting period, 24 month maximum benefit period	£120.00	N/A	£120.00	N/A
17. Home Help (TTD Extension) Includes being a full-time housewife or househusband as an occupation 14 day waiting period, 24 month maximum benefit period	As above	N/A	As above	N/A
18. Student not in gainful employment (TTD Extension) 14 day waiting period, 2 month maximum benefit period	£100 per month	N/A	£100 per month	N/A
19. Student Tutorial Benefit (TTD Extension) 7 day waiting period, 6 month maximum benefit period	£140 per month	N/A	£140 per month	N/A
20. Childcare Expenses Benefit Period: 2 months. Waiting Period: 14 days	£400 per month	N/A	£400 per month	N/A
21. Chauffeur Expenses Benefit Period: 2 months. Waiting Period: 14 days	£400 per month	N/A	£400 per month	N/A
23. Coma Benefit 365 days maximum benefit period	£30 per day	£12.50	£30 per day	£12.50
24. Emergency Medical Expenses - Including X-rays & scans	Up to £500	Up to £250	Up to £500	Up to £250
25. Extra Travelling Expenses - up to 1 month maximum benefit period. Includes hospital car park expenses.	£100	£50	£100	£50
26. Home/Car Adaptation	Up to £25,000	£5,000	Up to £25,000	£5,000
27. Rehabilitation and Retraining	Up to £5,000	Up to £1,250	Up to £5,000	Up to £1,250
28. Examination Re-Sit	£2,500	N/A	£2,500	N/A
30. Facial and Bodily Scarring	Up to £600	N/A	Up to £600	N/A
31. Medical Certification Expenses	Up to £50	Up to £50	Up to £50	Up to £50

#### Services

	Available
Helpline – Counselling	24/7
Helpline – Legal Advice	24/7

#### Per Event Overall:

This is the maximum amount the insurer will pay per Event in total under this and other policies issued by the Insurer to the Insured

#### Aggregate Limit

£2,000,000

## Endorsements

### 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.

### Endorsement 2: Category A & B, Aged 55 years of age until attainment of 75 years and Category D Over 75 years of age

\*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 Managers and Coaching Staff of the National Team
- Please refer to the policy wording for excluded countries and activities





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

Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511). 887837577

A business of Marsh McLennan

