

The Paragon  
32-36 Victoria Street  
Bristol  
BS1 6BX

t: 0345 872 5060  
(Mon - Fri, 9am to 5pm)  
[bluefinsport.co.uk/faw](http://bluefinsport.co.uk/faw)

Dear Member,

## Football Association of Wales Member Benefits

Following your registration with the Football Association of Wales please find enclosed the evidence of Personal Accident insurance for the 2020/21 season. This policy has been arranged by Bluefin Sport and underwritten by Catlin Underwriting Agencies Ltd.

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

Your policy schedule is enclosed and it is important that you read these carefully to ensure that all the details are correct and the cover meets your requirements.

The insured activities extend for Comet Members who participate in:

- Adult 11 Aside Football – Saturday League Football
- Youth Football
- Futsal\*
- Teams Playing in English Non-League Pyramid
- Womens and Girls Football
- U19s Development League
- Youth Trial or training
- Dual Membership – only sanctioned competitions

\*On COMET, there are two different football categories – football and futsal. If a player wants to play both categories, then he/she is required to register separately for each category in order for the policy to respond to both categories.

The policy wording will be provided to you with the enclosed policy schedule and your registration card, and is also available to download from our website – [www.bluefinsport.co.uk/faw](http://www.bluefinsport.co.uk/faw).

If you have any questions, please contact our dedicated sports team at **FAW@bluefinsport.co.uk**, or by telephone 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.bluefinsport.co.uk/faw](http://www.bluefinsport.co.uk/faw). 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 Limited, The Red House, King Street, West Malling, Kent, ME19 6QT or email [footballpaclaims@woodgate-clark.co.uk](mailto:footballpaclaims@woodgate-clark.co.uk).

It is important the claim formed is signed by an official to confirm the person making the claim is a member of the group policy. 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.

Yours faithfully,

**Bluefin Sport**

Tel: 0345 872 5060

E: [faw@bluefinsport.co.uk](mailto:faw@bluefinsport.co.uk)

## We can also provide football insurance for...



**PROPERTY**  
(CLUBHOUSE  
AND STADIA)



**CONTENTS**



**PERSONAL  
ACCIDENT**  
(FOR INDIVIDUALS)



**TRAVEL/TOURS**  
(CLUBS/TEAMS)

Call **0345 872 5060** or email [sport@bluefinsport.co.uk](mailto:sport@bluefinsport.co.uk) Mon to Fri 9am to 5pm

## FAW Members policy schedule

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

Policy Number:	SL5000599929/015655
Insurer:	Catlin Underwriting Agencies Ltd
Intermediary Name:	Bluefin Sport
Policyholder:	Football Association of Wales Registered Members, as declared
Address:	11 & 12 Neptune Court, Vanguard Way, Cardiff CF24 5PJ
Period of Insurance:	1 July 2020, or date of FAW registration if later, to 30 June 2021, (both dates inclusive)
Insured Members:	<ul style="list-style-type: none"><li>• Adult Players - Aged 17 or above</li><li>• Youth Players - Aged 16 or below</li><li>• Referees</li><li>• Coaches, Managers and Trainers</li><li>• Employees and Officials of the FAW, Area Associations, Leagues and Clubs</li></ul>

**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**

## Adult Member Personal Accident Policy Schedule

### Section A – Life & Accidental Death cover

Category	Definition of Insured Persons:
<b>A</b>	Any Person who is a registered player of the FAW, aged 17 and above
<b>B</b>	Referees
<b>C</b>	Coaches, Managers, Trainers
<b>D</b>	Employees and Officials of the FAW, Area Associations, Leagues and Clubs

Code	Operative Time
ET1	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
ET2	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.
ET3	Whilst on approved Football business including commuting to and from such activities
ET4	Whilst training and playing football matches only

Category	Definition of an Adult Member:
A, B, C & D	Any Person aged 17 or above on 2 <sup>nd</sup> August 2020

		Players, Referees, Coaches, Managers and Trainers		Employees and Officials of the FAW, Area Associations, Leagues and Clubs	
Effective Time	Benefit	Up to 55 years.	Aged 55 years until attainment of 75 years.	Up to 75 years of age	Over 75 years of age
ET4	1. Life Cover	£10,000	N/A	N/A	N/A
ET1, ET2, ET3	2. Accidental Death resulting from Bodily Injury	£30,000	£3,000	£30,000	£3,000

## Section B – Injury: Extensions of cover

Category	Definition of Insured Persons
A	Any Person who is a registered player of the FAW aged 17 and above
B	Referees
C	Coaches, Managers, Trainers
D	Employees and Officials of the FAW, Area Associations, Leagues and Clubs

Code	Operative Time
ET1	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
ET2	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.
ET3	Whilst on approved Football business including commuting to and from such activities

Category	Definition of an Adult Member:
A, B, C & D	Any Person aged 17 or above on 2 <sup>nd</sup> August 2020

		Players, Referees, Coaches, Managers and Trainers (Category A, B & C)		Employees and Officials of the FAW, Area Associations, Leagues and Clubs (Category D)	
Effective Time	Accidental Bodily Injury resulting in:	Up to 55 years.	Aged 55 years until attainment of 75 years.	Up to 75 years of age	Over 75 years of age
ET1, ET2 & ET3	1. Permanent Total Disablement	Up to £60,000	£3,000	Up to £60,000	£3,000
ET1, ET2 & ET3	2. Loss of Limbs	£35,000	£3,000	£35,000	£3,000
ET1, ET2 & ET3	3. Loss of Sight	£35,000	£3,000	£35,000	£3,000
ET1, ET2 & ET3	4. Loss of Speech	£35,000	£3,000	£35,000	£3,000
ET1, ET2 & ET3	5. a) Loss of Hearing (both ears)	£35,000	£3,000	£35,000	£3,000
ET1, ET2 & ET3	5. b) Loss of Hearing (one ear)	£8,750	£625	£8,750	£625
ET1, ET2 & ET3	6. Loss of Internal Organs	£35,000	£2,000	£35,000	£2,000
ET1, ET2 & ET3	7. Tetraplegia / Quadriplegia	£100,000	£10,000	£100,000	£10,000
ET1, ET2 & ET3	8. Triplegia / Paraplegia	£50,000	£5,000	£50,000	£5,000
ET1, ET2 & ET3	9. Concussion (Long Term)	£10,000	N/A	£10,000	N/A
ET1, ET2 & ET3	10. Miscarriage	£500	N/A	£500	N/A

		Players, Referees, Coaches, Managers and Trainers (Category A, B & C)		Employees and Officials of the FAW, Area Associations, Leagues and Clubs (Category D)	
Effective Time	Accidental Bodily Injury resulting in:	Up to 55 years	Aged 55 years until attainment of 75 years	Up to 75 years of age	Over 75 years of age
ET1, ET2 & ET3	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
ET1, ET2 & ET3	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
ET1, ET2 & ET3	c) Student not in gainful employment Benefit Period: 2 months Waiting Period: 14 days	£100	N/A	£100	N/A
ET1, ET2 & ET3	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
ET1, ET2 & ET3	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
ET1, ET2 & ET3	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
ET1, ET2 & ET3	14. Broken Bones Legs, Collar, Arms, Cheek, Jaw, Skull, Hip and/or Foot	£250	N/A	£250	N/A
ET1, ET2 & ET3	15. Primary Dislocation benefit Kneecap, Shoulder, Elbow or Hip	£250	N/A	£250	N/A
ET1, ET2 & ET3	16. Snapped/Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	£250	N/A	£250	N/A
ET1, ET2 & ET3	17. Emergency Dental Pain Relief Expenses	Up to £100	N/A	Up to £100	N/A
ET1, ET2 & ET3	18. Emergency Medical Expenses	Up to £500	Up to £500	Up to £500	Up to £500
ET1, ET2 & ET3	19. Rehabilitation and Retraining	Up to £5,000	£2,500	Up to £5,000	£2,500
ET1, ET2 & ET3	20. Home/Car Adaptation	Up to £25,000	£10,000	Up to £25,000	£10,000
ET1, ET2 & ET3	21. Extra Travelling Expenses Benefit Period: 1 month Includes hospital car park expenses	£100	£100	£100	£100
ET1, ET2 & ET3	22. Coma Maximum benefit Period 365 days	£30 per day	N/A	£30 per day	N/A
ET1, ET2 & ET3	23. Hospitalisation Benefit Maximum benefit Period 4 weeks	£25 per day	£25 per day	£25 per day	£25 per day
ET1, ET2 & ET3	24. Examination Re-sit Benefit	Up to £2,500	N/A	Up to £2,500	N/A
ET1, ET2 & ET3	25. Facial & Bodily Scarring	Up to £600	N/A	Up to £600	N/A
ET1, ET2 & ET3	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



Chartered

by the Financial Conduct Authority. Registered in England and Wales Number: 1507274.  
Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU.

<b>Per Event Overall:</b>	£2,000,000
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(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)

## 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.

### Policy Exclusions

- 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



## Youth Member Personal Accident Policy Schedule

### Section A – Life & Accidental Death cover

Category	Definition of Insured Persons
<b>E</b>	Any Person who is a registered player of the FAW aged 16 and under

Code	Effective Time
<b>ET1</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>ET4</b>	Whilst training and playing football matches only

Category	Definition of an Adult Member:
<b>E</b>	Any Person aged between 6 and 16 on 2 <sup>nd</sup> August 2020

Category	Effective Time	Benefit	Maximum Limits per Insured Person
<b>E</b>	ET4	1. Life Cover	£10,000
<b>E</b>	ET1	2. Accidental Death resulting from Bodily Injury	£10,000



## Section B – Injury

Category	Definition of Insured Persons
E	Any Person who is a registered player of the FAW aged 16 and under

Code	Effective Time
ET1	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

Category	Definition of an Youth Member:
E	Any Person aged between 6 and 16 on 2 <sup>nd</sup> August 2020

Category	Effective Time	Accidental Bodily Injury resulting in:	Maximum Limits per Insured Person
E	ET1	1. Permanent Total Disablement	Up to £100,000
E	ET1	2. Loss of Limbs	£100,000
E	ET1	3. Loss of Sight in One or both Eyes	£100,000
E	ET1	4. Loss of Speech	£100,000
E	ET1	5. Loss of Hearing (both ears)	£100,000
E	ET1	6. Loss of Hearing (one ear)	£25,000
E	ET1	7. Loss of Internal Organs	£25,000
E	ET1	8. Tetraplegia / Quadriplegia	£100,000
E	ET1	9. Triplegia / Paraplegia / Hemiplegia	£50,000
E	ET1	10. Concussion (Long Term)	£10,000
E	ET1	11. Miscarriage	£500

## Section B – Injury: Extensions of cover

Category	Effective Time	Accidental Bodily Injury resulting in:	Maximum Limits per Insured Person
E	ET1	Emergency Medical Expenses	£200
E	ET1	Emergency Dental Pain Relief Expenses	£200
E	ET1	Broken Bones Legs, Collar, Arms, Cheek, Jaw, Skull, Hip	£200
E	ET1	Broken Bones Nose, Fingers and Toes	£75
E	ET1	Primary Dislocation Kneecap, Shoulder, Elbow or Hip	£250
E	ET1	Snapped/Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	£250
E	ET1	Extra Travelling Expenses (Includes hospital car park expenses) Benefit Period: 1 month	£100
E	ET1	Damaged Sports Glasses (Prescription)	Up to £75
E	ET1	Rehabilitation and retraining	Up to £5,000
E	ET1	Home/Car Adaptation and Home Relocation Expenses	Up to £25,000
E	ET1	Hospitalisation Benefits Benefit Period: 4 weeks	£30 per day
E	ET1	Coma Benefit – Maximum benefit Period 365 days	£30 per day
E	ET1	Facial & Bodily Scarring	Up to £600
E	ET1	Medical Certification Expenses	Up to £50

Services	Available
Helpline – Counselling (see page 4 of the Policy wording)	Operates 24 hours a day, 365 days per year
Helpline – Legal Advice (see page 4 of the policy wording)	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)

## 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