



**The National Game
Insurance Scheme**
Delivered by The FA's appointed broker, Marsh Sport

The National Game Insurance Scheme

Group personal accident insurance

Summary of benefits 2024/25
season for Isle of Man Football
Association

Adult 11 a side, Small-sided, Disability, Vets, Walking
Football & Youth teams



Group personal accident insurance for affiliated football teams

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 pay-out 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

How do I arrange this cover?

Clubs have the choice of cover for their registered teams as detailed within this policy summary to meet their own requirements.

Once affiliation has been completed your Association will issue the documentation to all eligible teams confirming the cover in place via the group policy.

Qualifying teams include: Adult 11 a side, Small Sided, Disability, Vets and Youth.

Further details of this policy can be found overleaf. As this is a summary of cover it does not include all the policy benefits, limits and exclusions. Full terms, conditions and exclusions are shown in the policy document, a copy of which is available via the Platform For Football member portal or upon request from Marsh Sport.

When does the policy start and finish?

Although this can be purchased insurance at any time, your cover will not start until 1 July 2024 (or later if you apply after 1 July). All policies, whenever bought, will expire on 30 June of each given year and will be renewable from 1 July. This is to fall in line with FA affiliation processes.

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.

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).
- FA organised Coaching Courses, on behalf of the football club (for coaches).

NOTE: The Executor Expenses is included and operative whilst training and playing football matches only. This benefit will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.

Marsh Sport:

0345 872 5060 | Mon to Fri 9am to 5pm | marshsport@marsh.com

Your Demands and Needs

These products are designed to meet the demands and needs of football clubs that wish to protect their members against 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 choose will dictate whether cover includes a weekly benefit for temporary disability in addition to the one off lump sums for permanent disability. The levels of cover are explained more fully in this document.

This statement does not constitute advice or a personal recommendation for our personal accident insurance products.

Should you require advice please contact Marsh Sport.

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.

Personal Accident Insurance is not an income Protection Policy

Please be aware that the monthly benefit provided (if included under the policy purchased) 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.

Important Notes

The standard age limit for players is 55 and for club officials is 75 years of age. The age limit for Walking Football teams is increased to 80 years of age for walking football players and officials.

If you have any players and officials above these age the policy will automatically provide a reduced level of cover.

The Executor Expenses will commence at attainment of 6 years of age and will cease at attainment of 50 years of age.

- 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, Aviva Insurance Ltd, will pay per event in total under this and any other policies issued by Aviva Insurance Ltd.

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Other Information

The Capacity in which we are acting

Policy Type	Our Market Search	Who We Are Acting For	Delegated Authority
Personal Accident including Death by Natural Causes	We only use Aviva Insurance Ltd for this cover	In sourcing insurances for you, we act as your agent. In placing insurances for you and in the event of a claim, we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a "delegated authority" granted by the insurers which means that it acts as agent of the insurer and has authority to accept insurance risks, issue documentation (in accordance with agreed terms) and handle claims on their behalf. We can only place this business under a delegated authority where we reasonably consider that this meets your insurance requirements.	Yes

Insurer Details

The registered address of Aviva Insurance Limited is Pitheavlis, Perth, PH2 0NH.

Policies under this scheme are issued on the Aviva Personal Accident policy wording.

Notify Your Members

It's good practice to consult with your players and officials to consider all the options available before selecting an appropriate level of cover.

Once a policy is purchased, we would recommend making them fully aware of the extent of the cover in place.

This will help educate your members and also provide an opportunity for any individuals who may wish to purchase their own additional insurance protection to do so.

This can be particularly useful if they are, for example, self-employed and may wish to consider an income protection policy that could also cover sickness and provide 24/7 cover, not just from football activities.

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Team Pricing

Adult Teams

Level of Cover	Team Category: Cost per team	
	Adult Small Sided, Disability, Walking and Vets	Adult 11 Aside
Intermediate	£18.75	£31.25
Superior 120	£33.22	£55.36
Superior 200	£45.93	£73.21
Superior 400	£69.64	£116.07
Superior 600	£115.72	£192.86
Superior 1000	£175.72	£292.86

Youth Teams

Level of Cover	Cost per youth team
Superior Gold	£17.86
Superior Platinum	£23.21

*Youth Teams at U6s and Below are insured at no charge for the Superior Gold level cover

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Policy Benefits

Adult team benefits; adult 11 aside, small sided, disability, walking football and vets teams

	INTERMEDIATE	SUPERIOR 120 or 200 or 400 or 600 or 1000
Executor Expenses (<i>previously Life cover</i>)	£10,000	£10,000
Death	£30,000	£30,000
Funeral Expenses	£5,000	£5,000
Permanent Total Disablement - up to	£50,000	£60,000
Loss of One or More Limbs	£30,000	£35,000
Loss of Sight in One or Both Eyes	£30,000	£35,000
Loss of Speech	£30,000	£35,000
Loss of Hearing in Both Ears	£30,000	£35,000
Loss of Hearing in One Ear	£7,500	£8,750
Tetraplegia/Quadriplegia	£100,000	£100,000
Triplegia/Paraplegia/Hemiplegia	£50,000	£50,000
Pregnancy, Maternity and Paternity Benefits	£500	£500
Loss of Internal Organ	£30,000	£35,000
Broken Bones Arm (Humerus, Radius & Ulna) or Wrist (Carpals), Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella), Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula)	£250	£250 Maximum any one loss - £1,000
Primary Dislocation - Kneecap, Elbow, Shoulder or Hip	£250	£250
Ruptured Achilles Tendon, Cruciate Ligament	£250	£250
Dental & Optical Expenses	£100	£100
Hospitalisation	£25 per day	£50 per day up to £750
Concussion (Long term) - up to	Not Insured	£10,000
Concussion (Moderate and Severe) - up to	Not Insured	£250
Monthly Temporary Total Disablement (TTD) 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.	Not Insured	Choice of either £120, £200, £400, £600 or £1,000 per month
Home Help (TTD Extension) 14 day waiting period, 24 month max. benefit period	Not Insured	As above
Student not in gainful employment (TTD Extension) 14 day waiting period, 2 month max. benefit period	Not Insured	£140 per month (£35 weekly)
Student Tutorial Benefit (TTD Extension) 7 day waiting period, 6 month max. benefit period	Not Insured	£140 per month (£35 weekly)
Childcare Expenses	Not Insured	£400 per month (£100 weekly)
Commuting Expenses	Not Insured	£400 per month (£100 weekly)
Coma Benefit	Not Insured	£50 per day for each day to to a maximum of 730 days
Emergency Medical Expenses - up to Including X-rays & scans	Not Insured	£500
Outpatient Travel Expenses	Not Insured	£100
Home and Workplace Alteration - up to	Not Insured	£25,000
In-home Domestic Services and Commuting	Not Insured	£5,000
Examination Re-Sit - up to	Not Insured	£2,500
Rehabilitation and Retraining – Up to	Not Insured	£5,000
Facial Disfigurement and Bodily Scarring - up to	Not Insured	£600
Medical Certification Expenses -up to	Not Insured	£50
Damage to clothing/football boots by medical practitioner - up to	Not Insured	£100
Physiotherapy	Not Insured	Up to £500
Wellbeing Services including Counselling (over 18s only)	Not Insured	24/7



Policy Benefits

Youth team benefits	SUPERIOR GOLD	SUPERIOR PLATINUM
Executor Expenses (<i>previously Life cover</i>)	£10,000	£10,000
Accidental Death	£10,000	£10,000
Funeral expenses	£5,000	£5,000
Permanent Total Disablement - up to	£100,000	£120,000
Loss of One or More Limbs	£100,000	£120,000
Loss of Sight in One or Both Eyes	£100,000	£120,000
Loss of Speech	£100,000	£120,000
Loss of Hearing in Both Ears	£100,000	£120,000
Loss of Hearing in One Ear	£25,000	£30,000
Loss of Internal Organ	£25,000	£30,000
Tetraplegia / Quadriplegia	£100,000	£120,000
Triplegia / Paraplegia / Hemiplegia	£50,000	£60,000
Pregnancy, Maternity and Paternity Benefits	£500	£500
Broken Bones Arm (Humerus, Radius & Ulna) or Wrist (Carpals), Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella), Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula)	£200	£250
Broken Bones - Nose, Fingers and toes	£75	£75
Primary Dislocation - Kneecap, Elbow, Shoulder or Hip	£250	£250
Ruptured Achilles Tendon, Cruciate Ligament	£250	£250
Concussion (Long term)	£10,000	£10,000
Concussion (Moderate and Severe)	£250	£250
Temporary Total Disablement - TTD for club/team officials 14 day waiting period, 12 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.	£200 per month (and payable weekly)	£300 per month (and payable weekly)
Home Help (TTD extension) 14 day waiting period, 12 month max. benefit period.	£200 per month (and payable weekly)	£300 per month (and payable weekly)
Student not in gainful employment (TTD extension) 14 day waiting period, 2 month max. benefit period	£100 per month	£140 per month
Coma Benefit	£50 per day for each day up to a maximum of 730 days	£50 per day for each day up to a maximum of 730 days
Emergency Medical Expenses - up to	£200	£250
Dental & Optical Expenses	£200	£250
Hospitalisation	£50 per day up to £750	£50 per day up to £750
Outpatient Travel Expenses - up to	£100	£100
Home and Workplace Alteration - up to	£25,000	£25,000
Rehabilitation and Retraining - up to	£5,000	£5,000
Facial and Bodily Scarring - up to	£600	£600
Medical Certification Expenses -up to	£50	£50
Damaged Sports Glasses (Prescription) - up to	£75	£75
Damage to clothing/football boots by medical practitioner - up to	£100	£100
Physiotherapy - up to	Not Insured	£500
Wellbeing Services including Counselling (Over 18s only)	24/7	24/7





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