Marsh

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

Group personal accident insurance 2026/27 season

Member Evidence of Cover

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

Valid from 1st July 2026

Affinity Solutions
Personal Accident Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

The Policyholder	Berks & Bucks Football Association Limited Affiliated Teams of the above Association as declared to insurers
Contact Address	Bee House (s38), 140 Eastern Avenue, Park Drive, Milton, Abingdon, Oxfordshire, OX14 4SB, United Kingdom
Business Description	Football Governing Body: Administration, Development and Governance of Grassroots Football

Policy Details

Policy Number	100798252BDN/BB001
Broker	Marsh Sport
Period of Insurance	1st July 2026, or date of purchase if later, to 30th June 2027
Renewal Date	1st July 2027

Cost per team*

Adult Small Sided, Disability, Walking and Vets Teams	£21.00
Adult 11 Aside Teams	£35.00

*these premiums include Insurance Premium tax (IPT) at the current rate of 12%

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

Category	Insured Persons
Intermediate	Any Players Up to 55 years of age, any club officials up to 75 years of age. The age limit for Walking Football teams is increased to 80 years of age for walking football players and officials.

Category	Operative Time
Intermediate	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, including travelling directly to and from such activities

Accidental bodily injury resulting in:	**Intermediate**
Death	£30,000
Executor Expenses Executor Expenses Cover will start from the age of 6 years and cease at attainment of 50 years of age and is operative whilst playing and training only.	£10,000
Loss of Sight in one or both eyes	£30,000
Loss of Hearing in one ear	£7,500
Loss of Hearing in both ears	£30,000
Loss of one or more Limbs	£30,000
Loss of Speech	£30,000
Loss of Internal Organ	£30,000
Permanent Total Disablement* (PTD)	Up to £50,000
Permanent Partial Disablement (PPD)	Up to £50,000
Temporary Total Disablement. 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
Waiting Period applicable to TTD	N/A
Benefit Period applicable to TTD	N/A
Temporary Partial Disablement (TPD)	N/A

*The basis of cover for permanent total disablement is usual occupation if the Insured Person is in full-time employment at the time of sustaining Bodily Injury. If an Insured person is not in full-time employment at the time of sustaining bodily injury then the basis of cover for permanent total disablement will be any and every occupation.

Accidental bodily injury resulting in:	Intermediate
Broken Bones	Arm (Humerus, Radius & Ulna) Hand or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Foot, Hip, Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 Fingers or Toes - £50 Maximum any one loss - £1,000
Childcare Benefit	Not Insured
Coma Benefit	Not Insured
Commuting Expenses	Not Insured
Concussion (Long Term)	Not Insured
Concussion (Moderate & Severe)	Not Insured
Damage to clothing/football boots by medical practitioner	Not Insured
Dental & Optical Expenses	£200
Examination Re-sit	Not Insured
Facial and Bodily Scarring	Not Insured
Funeral Expenses	Up to £5,000
Home and Workplace Alteration	Not Insured
Home Help (TTD Extension) 14 day waiting period, 24 month max. benefit period	Not Insured
Hospitalisation	£50 per day up to £750
In-home Domestic Services	Not Insured
Medical Certification Expenses	Not Insured
Medical Expenses	Not Insured
Miscarriage	£500
Outpatient Travel Expenses	Not Insured
Physiotherapy Treatment	Not Insured
Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250
Rehabilitation Expenses	Not Insured
Ruptured Achilles Tendon, Cruciate Ligament or Grade 3 Tear of Medial Collateral Ligament (MCL)	£250
Student not in gainful employment (TTD Extension) 14 day Deferment period, 2 month maximum benefit period	Not Insured

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Student Tutorial Benefit (TTD Extension) 7 day waiting period, 6 month maximum benefit period	Not Insured
Tetraplegia/Quadriplegia	£100,000
Triplegia/Paraplegia/Hemiplegia	£50,000
Wellbeing Services including Counselling (over 18s only) Please refer to the Aviva Wellbeing Services guide provided alongside this evidence of cover for full details of the services available and how to access them	24/7

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£50,000
Temporary Total Disablement:	Not Insured
Temporary Partial Disablement:	Not Insured

Maximum Accumulation Limits	
Any One Aircraft:	£2,000,000
Any One Accident:	£2,000,000

Terms and Conditions

Wording applicable	The terms and conditions of the applicable sections of our standard Affinity Solutions policy wording will apply, a copy of which is available upon request.
Law Applicable	The appropriate law as set out below will apply unless you and the insurer agree otherwise. (1) The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or (2) In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or (3) Should neither of the above be applicable, the law of England and Wales will apply.

Amendments, extensions, endorsements (if any)	Affinity Solutions Endorsement: Personal Accident Age Extension If an Insured Player is over the age of 55 and up to 75 years or if a Walking Football Player is over the age of 80, or if an insured Club Official is over the age of 75 the benefits shown in the schedule will be replaced as follows:	
Personal Accident Endorsement		
Accidental Bodily injury resulting in:	**Players**	**Officials**
Death	£15,000	£3,000
Broken Bones	£75	Nil
Funeral Expenses	Up to £5,000	Up to £5,000
Hospitalisation	£12.50 per day up to 4 weeks	£12.50 per day up to 4 weeks
Loss of Sight on one or both eyes	£15,000	£3,000
Loss of Hearing in one ear	£3,750	£625
Loss of Hearing in both ears	£15,000	£3,000
Loss of one or more Limbs	£15,000	£3,000
Loss of Speech	£15,000	£3,000
Loss of Internal Organ	£15,000	£3,000
Permanent Total Disablement	Up to £25,000	Nil
Tetraplegia / Quadriplegia	£15,000	£3,000
Triplegia, Paraplegia, Hemiplegia	£15,000	£3,000

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