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: Superior 200

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	Wiltshire County Football Association Limited: Disability, Walking, Vets and Small Sided Affiliated Teams of the above Association, as declared to insurers
Contact Address	The Pavilion, Green Lane, Devizes, SN10 5EP, United Kingdom
Business Description	Football Governing Body: Administration, Development and Governance of Grassroots Football

Policy Details

Policy Number	100798252BDN/WTS005
Agent	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	£49.20

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

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

Category	Insured Persons
Superior Cover	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
Superior Cover	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:	Superior 200 Cover
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	£35,000
Loss of Hearing in one ear	£8,750
Loss of Hearing in both ears	£35,000
Loss of one or more Limbs	£35,000
Loss of Speech	£35,000
Loss of Internal Organ	£35,000
Permanent Total Disablement* (PTD)	Up to £60,000
Permanent Partial Disablement (PPD)	Up to £60,000
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	£200 per month (£50 per week)
Waiting Period applicable to TTD	14 days
Benefit Period applicable to TTD	104 weeks
Temporary Partial Disablement (TPD)	Not Insured

*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.

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Accidental bodily injury resulting in:	Superior 200 Cover
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	Up to £400 per month (£100 per week) for 104 weeks
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Commuting Expenses	Up to £250
Concussion (Long Term)	Up to £10,000
Concussion (Moderate & Severe)	Up to £250
Damage to clothing/football boots by medical practitioner	Up to £100
Dental & Optical Expenses	£250
Examination Re-sit	Up to £2,500
Facial and Bodily Scarring	Scar 1 to 5cm in length £250 Scar over 5cm and up to 10cm in length £500 Scar over 10cm in length £1,000 Maximum per Insured Person per Claim £1,000
Funeral Expenses	Up to £5,000
Home and Workplace Alteration	Up to £25,000
Home Help (TTD Extension) 14 day waiting period, 24 month max. benefit period	£1,000 per month (£250 per week)
Hospitalisation	£50 per day up to £750
In-home Domestic Services	Up to £5,000
Medical Certification Expenses	Up to £75
Medical Expenses	Up to £500
Miscarriage	£500
Outpatient Travel Expenses	Up to £100
Physiotherapy Treatment	Up to £500. £50 Excess applicable
Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250
Rehabilitation Expenses	Up to £5,000
Ruptured Achilles Tendon, Cruciate Ligament or Grade 3 Tear of Medial Collateral Ligament (MCL)	£250

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Student not in gainful employment (TTD Extension) 14 day Deferment period, 2 month maximum benefit period	£140 per month (£35 per week)
Student Tutorial Benefit (TTD Extension) 7 day waiting period, 6 month maximum benefit period	£140 per month (£35 per week)
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:	£60,000
Temporary Total Disablement:	£200 per month (£50 per week)
Temporary Partial Disablement:	Not Insured

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

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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: Age Extension		
Accidental Bodily injury resulting in:	**Players**	**Officials**
Death	£15,000	£3,000
Broken Bones	£75	Nil
Coma Benefit	£50 per day up to £750	£50 per day up to £750
Concussion (moderate and severe)	Up to £250	Nil
Damage to Clothing/football boots	£100	Nil
Funeral Expenses	Up to £5,000	Up to £5,000
Hospitalisation	£50 per day up to £750	£50 per day up to £750
Home, Car and Workplace Alteration	Up to £5,000	Up to £1,000
Loss of Sight on one or both eyes	£17,500	£3,000
Loss of Hearing in one ear	£4,375	£625
Loss of Hearing in both ears	£17,500	£3,000
Loss of one or more Limbs	£17,500	£3,000
Loss of Speech	£17,500	£3,000
Loss of Internal Organ	£17,500	£3,000
Medical Certification Expenses	Up to £75	Up to £50
Medical Expenses	Up to £250	Up to £250
Outpatient Travel Expenses	Up to £100	Up to £100

Permanent Total Disablement	Up to £30,000	Nil
Rehabilitation Expenses	Up to £1,250	Up to £250
Tetraplegia / Quadriplegia	£17,500	£3,000
Triplegia, Paraplegia, Hemiplegia	£17,500	£3,000
Wellbeing Services including Counselling (Over 18s only)	24/7	24/7

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