



**The National Game
Insurance Scheme**

Delivered by The FA's appointed broker, Bluefin Sport

Football team Group Personal Accident & Life Cover

Policy wording

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Introduction

Please take time to read all parts of the Policy and Policy Schedule to make sure they meet your needs and that you understand the terms, conditions and exclusions. If you wish to change anything or if there is anything you do not understand, please let Bluefin Sport know, or speak to your local ACE contact.

The parts of this Policy are;

- Introduction and the Insurance Agreement
- Policy Definitions
- What the Policy covers and
- What the Policy does not cover
- Policy Conditions
- Claims information
- Complaints procedures and regulatory information
- Policy Schedule

Insurance Agreement

The Insured and ACE Europe Life Limited and ACE European Group Limited (ACE) agree that:

The Insured will pay the Premium.

ACE will subject to the terms, conditions and exclusions of this Policy, provide the Insurance in the manner and to the extent set out in this Policy. The Insured acknowledges that ACE has offered this Policy and calculated the premium using the information which ACE has asked for and the Insured has provided, and that any change to the responses provided by the Insured may result in a change in the terms and conditions of the Policy and/or a change in the premium.

This Policy, the Policy Schedule(s) and endorsements, if any, shall be read together as one contract.

Law Applicable to Contract

This Policy shall be governed by and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. The language of this Policy and all communications relating to it shall be in the English language.

Important Contact Details:

National Game Dedicated Claims Team

Telephone: 0345 841 7080

e-mail: Claims@acegroup.com

Financial Ombudsman Service

Telephone: +44 (0) 800 023 4567 (free from most landlines, charges may apply from a mobile phone) +44 (0) 300 123 9 123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone)

e-mail: complaint.info@financial-ombudsman.org.uk

web: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

Telephone: 0800 678 1100 or 0207 741 4100

web: www.fscs.org.uk

Bluefin Sport

Telephone: 0345 872 5060

e-mail: nationalgame@bluefinsport.co.uk

Please keep this Policy in a safe place. You may need to refer to it if you make a claim.



Patrick Drinan
Chairman and Chief Executive Officer
ACE Europe Life Limited

and



Andrew Kendrick
President
ACE European Group Limited

Policy Definitions

Whenever the following words or phrases appear they will have the meanings as described below

£

means United Kingdom pounds sterling.

ACE

means ACE Europe Life Limited with regard to Section A benefit 1, and ACE European Group Limited with regard to Section A benefit 2 and all benefits covered under Section B.

Accident & Accidental

Means a single, sudden, unusual, and unexpected event, which occurs at an identifiable time and place during the Period of Insurance and which causes Bodily Injury

Accidental Death

means death caused by Bodily Injury and excludes Death caused by any other cause.

Air Sports

Means any aerial pursuits or sports including but not limited to the following:

- Gliding
- Hang-gliding
- Micro-lighting
- Parachuting
- Ballooning
- Bungee-jumping
- Paragliding
- Parascending

Aggregate Limit

means the maximum amount that ACE will pay per Event in total under this and any other policies issued by ACE to the Insured.

Annual Salary

means the gross salary or wages payable per annum (excluding bonus payments or overtime) to the Insured Person as remuneration for services provided immediately preceding the date of occurrence of the Accident giving rise to Bodily Injury.

Benefit Period

means the maximum (but not necessarily consecutive) period for which benefits are payable in respect of any Insured Person for any one Accident. The Benefit Period commences at the end of the Deferment Period, if any.

Benefit Amount

The maximum amount ACE can pay based on the level of cover the Insured Person has at the time of the Accident or at the time of death if the death was not due to Bodily Injury caused by an Accident as shown in the Policy Schedule.

Bodily Injury

means injury which is caused solely by Accidental means and which independently of Illness or any other cause, occurs within 12 months from the date of the Accident.

Death from Natural Causes

means the death of the Insured Person arising directly as a result of natural causes, the symptoms of which first manifests themselves during the Effective Time and from which death occurs within 30 days of such symptoms manifesting themselves.

Deferment Period

means a period at the beginning of a period of Temporary Total Disablement during which benefits are not payable.

Effective Time

means the time, during a Period of Insurance, when an Insured Person is covered – as detailed in the Schedule.

Event

means each and every individual loss or series of losses arising out of one event or one catastrophic Accident during any one period of 72 hours which results in Bodily Injury, dismemberment, disability or death of Insured Persons

Hazardous Activities

Means the following activities:

- Air Sports or Winter Sports
- Sub aqua diving more than 20m
- Climbing or mountaineering where the use of ropes or guides would be reasonably expected
- Potholing
- Professional sports; or
- Racing, unless this is on foot

Hospital

means any establishment which is registered or licensed as a medical or surgical hospital in the country in which it is located and where the Insured Person is under the constant supervision of a Qualified Medical Practitioner.

Hospital Confinement

means any continuous period of 24 hours or more during which time the Insured Person has been confined to Hospital.

Illness

means any illness, disease, malady, medical complaint, congenital defect or medical condition

Insured

means the Insured named and shown in the Schedule.

Insured Person

means any person or category of persons described under this heading in the Schedule.

Loss of Hearing

Means to be deemed to have occurred:

- a) in both ears means total and irrecoverable deafness in both ears confirmed by audiometer and sound threshold tests
- b) in one ear means total and irrecoverable deafness in one ear confirmed by audiometer and sound threshold tests

Loss of Internal Organ

means total and permanent:

- a) loss by removal: or
- b) effective loss of use of
one lung or one kidney, the spleen or the liver.

Loss of Limb

means in respect of:

- a) an arm – amputation or complete and permanent loss of use - at or above the wrist;
- b) a leg – amputation or complete and permanent loss of use - at or above the ankle (talo-tibial joint).

Loss of Sight

means to be deemed to have occurred:

- a) in both eyes when the Insured Person's name has been added to the register of Blind Persons maintained by the government on the authority of a qualified ophthalmic specialist; or
- b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the Insured Person is only able to see at 3 feet that which they should normally be able to see at 60 feet) and ACE is satisfied that the condition is permanent and without expectation of recovery.

Loss of Speech

means total and permanent loss of speech.

Maximum Limit

means the maximum amount shown in the Schedule payable for any Insured Person for all Bodily Injury arising from any one Accident.

Medical Certification Expenses

means costs incurred for the issuance of a Medical Certificate by a Qualified Medical Practitioner.

Nuclear, Chemical or Biological Weapons or Agents

means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent.

Paraplegia

shall mean complete paralysis of the lower half of the body including both legs which results in Permanent Total Disablement.

Period of Insurance

means the period between and inclusive of the dates shown from: and to: in the Policy Schedule commencing at 00.00 hours on the earliest date shown and expiring at midnight on the latest date shown. Both dates refer to local standard time at the address of the Insured as shown in the Policy Schedule.

Permanent Disabling Injury

means Loss of Sight, Loss of Hearing, Loss of Speech, Loss of Internal Organ or Loss of Limb.

Permanent Total Disablement

means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months from the date of the Bodily Injury and which in ACE's Chief Medical Officer's opinion 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:

- a) their Usual Occupation if in gainful employment;
- b) A form of Permanent Total Disablement calculated on a medical assessment by ACE or an independent medical expert appointed by ACE, which results in the Insured Person's inability to perform, without assistance from another person, at least 2 of the following activities of daily living:-

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on level ground

If the Insured Person:-

- i) is not in gainful employment
 - ii) is employed solely as a footballer
 - iii) has football as their main employment;
- c) business schooling profession or occupation for which the Insured Person is fitted by way of education or experience, if the Insured Person is under 16 years of age or under 18 years of age and in full time education;
- for the remainder of their life.

Premium

means the amount specified or referred to in the Policy Schedule in respect of the specified Period of Insurance which is payable by the Insured to ACE.

Primary Dislocation

shall mean the first time an Insured Person has suffered a dislocation of specified joints

Quadriplegia

shall mean complete paralysis of all four limbs. which results in Permanent Total Disablement.

Qualified Medical Practitioner

means a doctor or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:

- a. an Insured Person
- b. a relative or partner of an Insured Person

Student

means an Insured Person who is in full time education and enrolled or attends classes at a school, college, or university.

Temporary Total Disablement

means temporary disablement which entirely prevents the Insured Person from engaging in their Usual Occupation.

Terrorism

means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

United Kingdom

means England, Scotland, Wales and Northern Ireland (excluding the Isle of Man and the Channel Islands).

Usual Occupation

The tasks, duties and other functions, which the Insured Person normally performs in connection with their occupation for which they are engaged in 16 hours or more per week.

War

means armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Weekly Wage

means the average of the gross weekly amount (or in the case of salaried employees 1/52nd of the Annual Salary) payable to the Insured Person as a wage or salary for services provided as set out in the Insured Person's contract of employment, (excluding bonus and overtime payments) in the thirteen weeks immediately preceding the date of commencement of the period of Temporary Total Disablement.

Working Day

means each complete day of Temporary Total Disablement during which, had it not been for the disablement, the Insured Person would normally have been working or engaging fully in their Usual Occupation.

Winter Sports

Means any winter pursuits or sports including:

- skiing outside the area of the normal compacted snow ski slope i.e. 'off-piste';
- tobogganing
- snow boarding
- ice skating
- Ski or ski bob racing
- Mono skiing
- Ski jumping
- ski boarding
- Ice hockey; or
- the use of bobsleighs or skeletons

What this Policy covers

SECTION A - Life & Accidental Death

1. Life

If during the Effective Time an Insured Person suffers Death from Natural Causes ACE will pay the amount shown in the Schedule.

2. Accidental Death

If during the Effective Time, an Insured Person has an Accident and suffers Bodily Injury which results in death, ACE will pay the amount shown in the Schedule.

If an Insured Person disappears and, after a suitable period of time, it is reasonable for the Police or registration authorities to believe that they have died, ACE will pay the amount shown in the schedule. But before ACE do this, the Personal Representative responsible for their estate must sign an agreement to refund the Benefit Amount if the Insured Person is found to be alive.

Specific exclusions that apply to SECTION A of the policy

ACE will not pay any claim arising out of, contributed to by, or consequent upon;

1. any Illness, injury or medical condition which the Insured Person knew about at the commencement of the Period of Insurance
2. the Insured Person Participating in or training for Hazardous Activities
3. Not following the advice of a Qualified Medical Practitioner

SECTION B - Injury

If an Accident occurs during the Period of Insurance and Effective Time that causes Bodily Injury to an Insured Person which results in:

Permanent Total Disablement

Permanent Disabling Injury

Temporary Total Disablement

ACE will pay the Insured Person the amounts shown in the Schedule if shown as insured

Extensions of Cover (SECTION B) – Applicable to both Adult and Youth Teams

This describes a number of additional benefits which are provided as an extension of cover for Insured Persons when shown as insured in the Schedule.

Emergency Medical Expenses

If an Accident occurs during the Period of Insurance and Effective Time and causes Bodily Injury to an Insured Person and directly as a result of, the Insured Person incurs any additional reasonable emergency medical expenses for immediate and urgent treatment including the cost of radiography after referral from a Qualified Medical Practitioner; ACE will reimburse the Insured Person up to the amount shown in the policy schedule.

Rehabilitation and Retraining Expenses

Where Bodily Injury results in the Permanent Total Disablement benefit becoming payable for an Insured Person, ACE will indemnify the Insured Person up to £2,500 for reasonable costs incurred to rehabilitate and/or retrain the Insured Person for an alternative occupation, subject to ACE's prior written approval being obtained.

Home/Car Adaptation benefit

Where Bodily Injury results in Quadriplegia or Paraplegia, and the benefit for Permanent Total Disablement becomes payable, ACE will also indemnify the Insured Person for expenses incurred, up to the amount shown in the policy schedule, for adapting the Insured Person's home or Car and/or for relocating the Insured Person to another home to cater for the practical changes involved in living with the disablement.

Broken Bones Benefit

If an Accident occurs during the Period of Insurance and Effective Time that causes Bodily Injury to an Insured Person and directly as a result, the Insured Person fractures one or more of the bones listed below:

- i) Leg (Femur, Tibia, Fibula), Ankle & Foot (Tarsals) or Kneecap (Patella)
- ii) Arm (Humerus, Radius, Ulna) or Hand & Wrist (Carpals)
- iii) Cheek Bone (Maxilla, Malar)
- iv) Collar Bone
- v) Jaw
- vi) Finger or Toe

ACE will pay the Insured Person up to the amount shown in the policy schedule

Coma Benefit

Where Bodily Injury results in Coma, Insurers will pay the Insured Person the amount shown in the schedule for each day the Insured Person remains in a Coma up to 365 days.

Emergency Dental Pain Relief Expenses

ACE will pay up to the amount shown in the policy schedule, ACE will pay up to the amount shown in the policy schedule, if during the Period of Insurance and Effective Time, external oral impact results in damage to the Insured Person's teeth which necessitates immediate emergency pain relief. This extension does not cover any other procedure other than the relief of pain.

Hospitalisation Benefit

If during the Period of Insurance, an Accident occurs during the Effective Time shown in the Schedule and the Insured Person sustains Bodily Injury which, independently of Illness or any other cause, results in their Hospital Confinement, within twelve calendar months from the date of the Accident, ACE will pay the Insured Person the amount shown on the policy schedule for each complete twenty-four hour period of such Hospital Confinement up to a maximum of 30 days.

Dental Injury

If an Accident occurs during the Period of Insurance and Effective Time and causes Bodily Injury to an Insured Person and directly results in the loss of permanent natural teeth, ACE will pay up to £250 in total for all teeth lost or partially lost. Claims for partial loss of tooth or teeth shall be calculated by assessing the percentage of tooth lost in relation to the maximum benefit payable. This cover does not apply to deciduous (milk) teeth, dental implants, crowns, veneers, dentures, bridges or intra orally wear and tear of teeth.

Physiotherapy Cover

If an Accident occurs during the Period of Insurance and Effective Time and causes Bodily Injury to an Insured Person that directly results in a valid:

1. Temporary Total Disablement claim

or

2. Broken Bones claim

or

3. Primary Dislocation claim

under this Policy, ACE will pay the Insured Person 50% of the costs for each session of necessary physiotherapy and/or chiropractic treatment incurred within 12 months of Bodily Injury, up to a maximum of £40 per visit, for total of 10 sessions provided that the Insured Person has a written referral from their General Practitioner for physiotherapy arising from such Bodily Injury.

This cover does not apply if treatment has been received by the NHS or claimed for under a current private medical insurance or any other insurance policy.

Examination Re-sit benefit:

If during a Period of Insurance an Accident occurs during the Effective Time and causes Bodily Injury to an Insured Person which results in the Insured Person being unable to attend their academic examinations ACE will reimburse the Insured Person the irrecoverable examination resit fees in respect of all reasonable costs necessarily incurred in re-sitting the examinations in accordance with the following scale:

- a. Following Bodily Injury evidenced by a certificate from a Qualified Medical Practitioner - up to a maximum of £50.
- b. Following Bodily Injury which results in the payment of Temporary Total Disablement or Student Tutorial benefit – for a period of up to 12 consecutive weeks or less
- c. Following Bodily Injury which results in the payment of Temporary Total Disablement or Student Tutorial benefit for a period of 12 consecutive weeks or more or in the payment of a Permanent Disabling Injuries Benefit - up to a maximum of £2,500.

Facial & Bodily Scarring:

Where Bodily Injury results in:

1. permanent disfigurement or
2. permanent scarring

of the Face or Body of at least the minimum Benefit Amount specified in the Schedule of Benefits below will be payable.

Disfigurement or scarring covering an area of the Face and Body greater than the minimum will be assessed in relation to:

1. the specified minimum Benefit Amount; and
2. the maximum Benefit Amount as specified in the Schedule of Benefits for disfigurement or scarring covering the whole area of the Face.

The Benefit Amount payable will not take into account any psychological effects.

Length of scarring	Benefit Amounts for scarring of the Face	Benefit Amounts for scarring of the Body
0cm - 2.4cms	Nil	Nil
2.5cms - 4.9cms	GBP200	GBP100
5.0cms - 10cms	GBP400	GBP200
10cms or over	GBP600	GBP300

Specific Definitions applicable to this endorsement

Face The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

Body The head (excluding the Face) neck, trunk, legs and arms).

Primary Dislocation Benefit

If an Accident occurs during the Period of Insurance and Effective Time that causes Bodily Injury to an Insured Person and directly as a result, the Insured Person suffers a Primary Dislocation which needs to be reduced by a Qualified Medical Practitioner of the following joints;

- i) Kneecap
- ii) Elbow
- iii) Hip
- iv) Shoulder

ACE will pay the Insured Person up to the amount shown in the schedule

Medical Certification Expenses

If during a Period of Insurance an Accident occurs during the Effective Time and causes Bodily Injury to an Insured Person resulting in a valid claim under Section B – Injury, ACE will pay up to the benefit amount specified in the schedule of benefits to the Insured Person to reimburse costs incurred for the issuance of a Medical Certificate by a Qualified Medical Practitioner.

Student Tutorial Benefit

Where Bodily Injury results in Temporary Total Disablement, ACE will pay up to the amount shown in the Schedule for expenses which relate to providing a home tutor or necessary additional expenses required to attend school where the Insured Person is a Student.

To validate such a claim the Insured Person must provide medical certificates to confirm that they are unable to undertake their usual duties as a Student.

Legal Advice and Counselling

During the Period of Insurance the Insured Person may call ACE Assistance on 0207 1737 807 quoting, 72718, to obtain personal legal advice or access Counselling over the telephone.

The legal advice may include but is not limited to:

- a) Advice where injury has been caused by the negligence of a third party.
- b) Advice on employment issues including redundancy, bullying, harassment, unfair discrimination and retirement.

The Counselling advice may include but is not limited to:

- Identifying and managing stress and stressful situations.
- Crisis counselling.
- Debt counselling.
- Addiction counselling.
- Advice on the practical and emotional aspects of living with a long-term injury or disablement.
- Following death, support and help for the bereaved family and colleagues to cope with the trauma of their loss.
- Support in dealing with the psychological impact of not being able to continue in employment due to injury and advice about finding more suitable employment.
- Providing information and details of organisations which provide face-to-face counselling.

Legal advice

- Advice where injury has been caused by the negligence of a third party.

- Non-contentious advice on employment issues including redundancy, bullying, harassment, unfair discrimination and retirement.

Personal tax advice

- General advice on tax issues of a personal nature (excluding financial planning advice relating to ways of avoiding or reducing personal tax liability). This service is not provided in the Republic of Ireland.

Medical advice

- General medical information advice which can be given over the telephone.
- How to access details of the length of hospital waiting lists.
- Providing details of additional sources of information and societies who specialise in dealing with particular disabilities.
- Information on facilities available through social services.
- Advice on how to obtain a second opinion.

Bereavement advice

- Information on locating wills, obtaining grant of probate or letters of administration or the need to consult a solicitor.
- Advice on how to register death, the duties of the coroner and information on the documents required by the registrar.
- Signpost advice to a funeral director and advice on the practical details

Extensions of Cover (SECTION B) – Applicable to Adult Teams only

This describes a number of additional benefits which are provided as an extension of cover for Insured Persons insured under the Adult Team cover when shown as insured in the Schedule.

Home Help

Temporary Total Disablement cover includes Insured Persons whose occupations are as full time house wives or house husbands. In the event of such a claim, ACE will indemnify the Insured Person up to the benefit stated in the Schedule for additional costs incurred (excluding costs charged by member of the Insured Person's family) in respect of household duties that the Insured Person is unable to perform due to Temporary Total Disablement.

To validate such a claim the Insured Person must provide invoices or receipts as evidence of costs incurred for services that the Insured Person was unable to undertake. Medical certificates will also be required to confirm that the Insured Person is unable to carry out 100% of their usual duties. This benefit will not be payable to any Insured Person who receives any form of income or benefit, including state benefits.

Extra Travel Expenses

If an Accident occurs during the Period of Insurance and Effective Time and causes Bodily Injury to an Insured Person and directly as a result of, the Insured Person incurs any additional reasonable travel expenses, ACE will pay the Insured Person for any additional reasonable travel expenses incurred up to an amount of £25 per week for a maximum period of 4 weeks in addition to any other benefit payable to the Insured Person.

Extensions of Cover (SECTION B) – Applicable to Youth Teams only

This describes a number of additional benefits which are provided as an extension of cover for Insured Persons insured under the Youth Team cover when shown as insured in the Schedule.

Parent/Legal Guardian Inconvenience Expenses benefit

If an Accident occurs during the Period of Insurance and Effective Time that causes Bodily Injury to an Insured Person and directly as a result, the Insured Person's parent or legal guardian incurs unforeseen additional reasonable travel expenses, ACE will pay the Insured Person for any additional reasonable travel expenses up to an amount of £100.

To validate such a claim the Insured Person must provide invoices or receipts as evidence of costs incurred for additional expenses that the Insured Person has incurred as a result of the Bodily Injury. Medical certificates will also be required to confirm that the Insured Person is unable to undertake their usual duties as a Student.

Temporary Total Disablement Benefit (applicable for 16-18 year olds in paid Employment only)

If an Accident occurs during the Period of Insurance and Effective Time that causes Bodily Injury to an Insured Person which results in Temporary Total Disablement, ACE will pay the Insured Person the amount shown in the schedule provided that the amount paid does not exceed 100% of the Insured Person's Weekly Wage.

Specific exclusions that apply to SECTION B of the policy

ACE will not pay any claim arising out of, contributed to by, or consequent upon:

1. Temporary Total Disablement if the Insured Person has no Usual Occupation or if the Insured Person's Usual Occupation is a professional footballer;
2. post traumatic stress disorder or related syndromes
3. Permanent Total Disablement, Permanent Disabling Injury or Temporary Total Disablement attributable to arthritic or other degenerative conditions in the joints, bones, muscles, tendons or ligaments;
4. repetitive stress (strain) injury or syndrome or any other condition or injury which develops over a period of time;

General Exclusions

This Part of the policy provides Exclusions that relate to both Sections A and B of the policy

ACE will not pay any claim arising out of, contributed to by, or consequent upon;

1. War or any act of War;
2. suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person regardless of the state of their mental health;
3. the Insured Person engaging in any form of air travel, unless travelling as a fare-paying passenger in an aircraft which is provided and operated by an airline or air charter company which must be licensed for this;
4. alcoholism or solvent abuse, or drugs ingested except for drugs which are properly prescribed and not taken for the treatment of drug addiction;
5. the Insured Person driving with an alcohol level in the blood which exceeds the legal limit of the country in which the Insured Person is driving;
6. Human Immunodeficiency Virus (HIV) or other forms of the virus, Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC) other than if contracted as a result of a blood transfusion given by a Qualified Medical Practitioner;
7. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel including the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
8. Being a professional footballer;
9. the Insured Person committing a criminal act or taking part or whilst engaged in a civil commotions or riots of any kind;
10. travel to a specific area against advice issued by the Foreign and Commonwealth Office;
11. club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off the ground;
12. any claim as a direct result of the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service;
13. any claim in excess of:
 - i) the Aggregate Limits;
 - ii) the Maximum Limit per Insured Person;as shown in the Schedule.
14. the Insured Person participating in or training for Hazardous Activities

15. **ACE** shall not pay any claims which would result in **ACE** being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America.

The Insured or Insured Person should contact ACE's Customer Services Team on 0345 841 0056 for clarification of policy cover for travel to countries which may be subject to United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America.

Applicable to US persons only: policy cover for a journey involving travel to/from/ through Cuba will only be effective if the US person's travel has been authorised by a general or specific licence from OFAC (US Treasury's Office of Foreign Asset Control). For any claim from a US person relating to Cuba travel, **ACE** will require verification from the US person of such OFAC licence to be submitted with the claim.

US persons shall be deemed to include any individual wherever located who is a citizen or ordinarily resident in the United States (including Green Card Holders) as well as any corporation, partnership, association, or other organization, wherever organised or doing business, that is owned or controlled by such persons.

Policy Conditions

Benefit Limits

1. ACE will not pay more than the Maximum Limit for benefits 1 and 2 under section A of the policy and benefits 1 to 7 under Section B of the policy or any other sum insured as shown in the Schedule for any Insured Person.
2. ACE will not pay more than one of Benefit 1 and 2 under Section A of the policy shown in the Schedule in respect of any one Insured Person for death however so arising.
3. ACE will not pay more than one of Benefit 2, section A and Benefits 1 to 6 under section B of the policy shown in the Schedule in respect of any one Insured Person for Bodily Injury arising from the same loss.
4. The Maximum Limit payable in respect of Accidental Death of an Insured Person under 16 years of age or under 18 years of age and in full time education shall not exceed £10,000 or any other sum insured as shown in the Schedule whichever is the lower.
5. The Maximum Limit for a weekly benefit payable for Temporary Total Disablement will not exceed 100% of the Insured Person's normal Weekly Wage.

It is the duty of the Insured or Insured Person to inform ACE if any claim payment does exceed these limits. Payment will be proportionately reduced until these limits are not exceeded.

6. Payment by ACE to the Insured Person of any weekly benefit does not prejudice the Insured's or Insured Person's entitlement to any other benefit but payment of weekly benefits will cease if ACE pays any of benefits 1 or 2 under Section A or benefits 1 to 6 under Section B as shown in the Schedule and ACE will not be liable to pay any further benefits in respect of the same Insured Person for the same loss.
7. Where a period of Temporary Total Disablement, or part thereof, is less than a complete week the amount payable for each Working Day shall be pro rata of the Insured Person's Weekly Wage.
8. ACE will not pay more than one of benefit 7 as shown in the Schedule in respect of any one Insured Person for the same loss.
9. ACE will not pay more than one of benefit 7 as shown in the Schedule for an Accident arising from separate originating losses concurrently.
10. Any contributory degenerative condition or disablement (as determined by a Qualified Medical Practitioner) in existence at the time of sustaining Bodily Injury will be taken into account by ACE in assessing the level of benefit payable.
11. If the aggregate amount of all benefits payable under this Section exceeds the applicable Aggregate Limit the Benefit Amount payable for each Insured Person shall be proportionately reduced until the total of all benefits does not exceed such Aggregate Limit. Where one or more Policies has been issued by ACE in the name of the Insured, only the greatest Aggregate Limit shall apply over all.
12. ACE will not pay more than £25 per week to an Insured Person if they are a Student under Benefit 7 for Adult Teams.

13. If the Insured Person is a Student, the maximum Benefit Period under Benefit 7 is 6 weeks for Adult Teams.

Reasonable Precautions

The Insured and Insured Person shall take all reasonable steps to avoid or minimise any loss or damage.

Adjustable Premiums

If it has been agreed that any part of the Premium, being based on estimated numbers, is adjustable then the Insured shall within 30 days of the end of the Period of Insurance provide the actual numbers to ACE and the Premium will be adjusted accordingly.

Arbitration

If any difference arises as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the relevant statutory provisions. Where any difference is to be referred to arbitration in accordance with this condition, the making of an award shall be a condition precedent to any right of action against ACE.

Assignment

Subject to the General Condition headed 'Payment of Benefits', the benefits under this Policy may not be assigned by the Insured Person. ACE shall not be bound to accept or be affected by any notice or any trust, charge, lien, purported assignment or other dealing with or relating to this Policy.

Payment of Benefits

Notwithstanding the General Condition headed 'Assignment', where in relation to any Claim the Insured, at its discretion, directs ACE to do so, ACE shall pay benefits to, or indemnify, a named Insured Person and the receipt of such Insured Person shall be a sufficient discharge of ACE's liability to indemnify or pay the benefits concerned.

Change in Business Description

The Insured shall give written notice within a reasonable time of any alteration in the Insured's business.

Misdescription

If the Insured or Insured Person makes a representation which was untrue or misleading and:

- a) they knew it was, or did not care whether or not it was, untrue or misleading and knew that the information was, or did not care whether it was, relevant to ACE then ACE may have the option to void the Policy; or
- b) they made it carelessly then ACE may be able to avoid the Policy and return the Premium or vary the Policy including varying the terms and conditions or increasing the Premium depending upon the impact the information would have had on ACE's decision to issue the Policy

Compliance with Policy Requirements

Where the Insured or the Insured Person or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy ACE reserves the right not to pay a claim.

Cancellation

ACE may cancel this Policy due to fraud or attempted fraud, misrepresentation and/or non-disclosure of material facts, by giving thirty days written notice to the Insured at their last known address and in such event the Premium for the period up to the date when the cancellation takes effect shall be calculated and ACE shall promptly return any unearned portion of the Premium paid.

In the event of cancellation by ACE the Insured must notify all Insured Persons of such cancellation.

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium will be payable.

The Insured may cancel this Policy by giving 30 days written notice to ACE at their head office address in the United Kingdom. In such event, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this Policy, the premium for the period up to the date of cancellation will be calculated and ACE shall promptly return any unearned portion of the premium paid.

ACE reserves the right to retain the annual Premium where claims have occurred in the Period of Insurance when cancellation takes place.

Contracts (Rights of Third Parties) Act

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this Policy. Only ACE and the Insured or Insured Person can enforce the terms of this Policy. No other party may benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.

Interest

No sum payable by ACE under this Policy shall carry interest unless payment has been unreasonably delayed by ACE following receipt of all the required certificates, information and evidence necessary to support the claim.

Where interest becomes payable by ACE, it will be calculated:

1. from the date of final receipt of such certificates, information or evidence and
2. at the base rate established by the Bank of England on such date.

Material Disclosure

The Insured, and the Insured Persons if applicable, must ensure that all of the information, which they have provided to ACE in the Application Form, by correspondence, over the telephone, on claim forms and in other documents is true, complete and accurate. Please note that providing incomplete, false or misleading information could affect the validity of this Policy and may mean that all or part of a claim may not be paid

Policy Age Limit

Age limit restrictions will apply to Insured Persons covered under the following sections of the policy;

SECTION A benefit 1. Life;

- i) no cover will apply under this section for persons until attainment of 6 years of age and cover will cease upon attainment of 50 years of age.

SECTION A benefit 2. Accidental Death and SECTION B;

- i) cover will cease upon attainment of 55 years for persons covered under Category A as shown in the schedule
- ii) cover will cease upon attainment of 75 years for persons covered under Category B as shown in the schedule
- iii) cover will cease upon attainment of 75 years for persons covered under Category B as shown in the schedule

Other Taxes or Costs

ACE is required to notify the Insured Persons that other taxes or costs may exist which are not imposed by ACE.

Right to Change

ACE reserves the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance for legal, regulatory or taxation reasons.

Claims notification

Postal Address: Claim Department
PO Box 682
Winchester
SO23 5AG

Telephone: 0345 841 7080 (Within UK only)

International: 44 (0)141 285 2999

E-mail: Claims@acegroup.com

General Claims Conditions

1. In the event of the death of a Insured Person, ACE must be notified as soon as possible. ACE will then ask the Insured Person's legal representatives to complete a claim form. ACE will need to be sent any medical certificates or other documents which ACE ask for. ACE will not pay for these.
2. In the event of the Death of the Insured Person, ACE will be entitled to have a post-mortem examination carried out at its own expense. The benefit payable for Death will be paid to the estate of such Insured Person.
3. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Insured or anyone acting on the Insured's behalf or by an Insured Person or any Insured Person's legal representatives to obtain benefit under this Policy ACE shall be under no liability in respect of such claim.
4. The Insured and/or Insured Person shall at their own expense furnish ACE such certificates, information and evidence as ACE may from time to time reasonably require in the form prescribed by ACE. ACE shall be allowed at its own expense, upon reasonable notice to the Insured, to request a medical examination of an Insured Person as appropriate.
5. The Insured Person shall as soon as possible after the occurrence of any Accidental Bodily Injury:
 - a) obtain and follow the advice of a Qualified Medical Practitioner;
 - b) co-operate with and follow the advice of an independent rehabilitation case manager where appointed by ACEand ACE shall not be liable for any consequences of the Insured Person's failure to cooperate and obtain and follow such advice and use such appliance or remedies as may be prescribed.
6. If the Insured Person is aged under 18 years, ACE will pay the Parent or Legal Guardian of the Insured Person, for the benefit of Insured Person. The Parent or Legal Guardian's receipt shall be a full discharge of all liability by ACE in respect of the Claim for such Benefit Amount.

Complaints Procedures

ACE is dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance please contact:

In the event of a complaint relating to the sale of your policy please contact the following:

Complaints Officer
Bluefin Insurance Services Ltd
Central House
Beckwith Knowle
Otley Road
Harrogate
HG3 1UF

Telephone: 01423 724700

In the event you have a complaint in relation to how your claim was handled please contact the following:

ACE Customer Service Manager
PO BOX 682
Winchester
SO23 5AG.

Telephone: 0800 519 5026 (Within UK only)

E-mail: customerrelations@acegroup.com

The Financial Ombudsman Service (FOS) may be approached for assistance if the Insured or Insured Person is dissatisfied with ACE's final response. Its contact details are:

Financial Ombudsman Service
Exchange Square
London
E14 9SR

Telephone: 0800 023 4567

E-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an Insured or Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured or Insured Person should contact the Citizens Advice Bureau.

Data Protection

ACE European Group Limited (hereafter "ACE") is the data controller (as defined in the Data Protection Act 1998) and ACE accept fully Our responsibility to protect the privacy of customers and the confidentiality and security of Personal Information entrusted to ACE.

In this notice, where ACE refer to Personal Information, this means any information that identifies an individual and includes any sensitive personal information (e.g. information about health or medical condition(s)).

Where ACE refer to an Insured's or Insured Person's Personal Information, this will include any information that identifies another person whose information the Insured or Insured Person provided to ACE (as ACE will assume that they have appointed the Insured to act for them). The Insured agrees to receive on their behalf any data protection notices from ACE.

ACE will use the Insured or Insured Person's Personal Information for the purpose of providing insurance services. By providing Personal Information, the Insured or Insured Person consent that the Insured or Insured Person's Personal Information, will be used by ACE, ACE's group companies*, reinsurers, service providers/ business partners, and agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of ACE's business operations. ACE may also pass the Insured or Insured Person's Personal Information to other insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires us to do so. ACE will not share the Insured or Insured Person's Personal Information which is sensitive personal data (as defined in the Data Protection Act 1998) unless ACE have either specific consent from the Insured or Insured Person's nominated personal representative or ACE are required to do so by law.

ACE may transfer the Insured or Insured Person's Personal Information to countries outside the EEA which may not have the same level of data protection as in the UK, but if ACE do, ACE will ensure appropriate safeguards are put in place to protect the Insured or Insured Person's Personal Information.

If the Insured or Insured Person ask ACE, ACE will tell the Insured or Insured Person what Personal Information ACE hold about the Insured or Insured Person and provide it to the Insured or Insured Person in accordance with applicable law. ACE are permitted to charge a fee of £10 for this. Any Personal Information which is found to be incorrect will be corrected promptly. ACE may monitor and/or record the Insured or Insured Person's communication with ACE either ourselves or using reputable organisations selected by ACE, to ensure consistent servicing levels and account operation. ACE will keep information about the Insured or Insured Person only for so long as it is appropriate.

For questions regarding the Insured or Insured Person's Personal Information, please contact:

The Customer Services Manager,
ACE Claims and Customer Service Centre
200 Broomielaw
Glasgow
G1 4RU
Telephone: 0345 841 0056
email: cust.servuk@acegroup.com

* The ACE Group of companies includes ACE European Group Limited and ACE Europe Life Limited - insurance companies registered in the United Kingdom, and wholly owned subsidiaries of ultimate parent company ACE Limited, a company registered in Switzerland and listed on the New York Stock Exchange.

Financial Services Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities, the Insured Person may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

The relevant contact details are:

Financial Services Compensation Scheme,
10th Floor,
Beaufort House,
15 St Botolph Street,
London,
EC3A 7QU

Telephone: 0800 678 1100 or 0207 741 4100
Website: www.fscs.org.uk

Bluefin Sport

Bluefin Sport
6 St Stephens Avenue
Bristol
BS1 1YL
Tel: 0345 872 5060
Web: www.bluefinsport.co.uk/ngis
E mail: nationalgame@bluefinsport.co.uk

Bluefin Sport is a trading name of Bluefin Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: 5 Old Broad Street, London, EC2N 1AD Registered in England 931954

Underwritten by



ACE European Group Limited
Registered in England No. 1112892

ACE Europe Life Limited
Registered in England No. 5936400

Registered Offices: ACE Building, 100 Leadenhall Street, London, EC3A 3BP.

ACE European Group Limited and ACE Europe Life Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Register numbers 202803 and 461087 respectively. This can be checked on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.