

### **Bespoke Schemes by**



Our Commitment. Our Passion. Our Sport.

## Club Information Document for Amateur FA teams and clubs

## ADULT OPTIONS.

	Basic Cover	Excellence 30	Excellence 50	Excellence 75	Excellence 100
All premiums include	£27	£40	£72	£108	£138
£7 per team administration fee	per team	per team	per team	per team	per team
Benefit	Sum Insured	Sum Insured	Sum Insured	Sum Insured	Sum Insured
<b>Temporary total disablement</b> - Employed persons only	Not Covered Excess Period: 14 days Benefit Period: 52 weeks	£30 per week Excess Period: 14 days Benefit Period: 52 weeks	£50 per week Excess Period: 14 days Benefit Period: 52 weeks	£75 per week Excess Period: 14 days Benefit Period: 52 weeks	£100 per week Excess Period: 14 days Benefit Period: 52 weeks
Temporary total disablement - Unemployed persons only	Not Covered Excess Period: 14 days Benefit Period: 26 weeks	£15 per week Excess Period: 14 days Benefit Period: 26 weeks	£20 per week Excess Period: 14 days Benefit Period: 26 weeks	£20 per week Excess Period: 14 days Benefit Period: 26 weeks	£20 per week Excess Period: 14 days Benefit Period: 26 weeks
Death from natural causes	£10,000	£10,000	£10,000	£10,000	£10,000
Death from accident - Accidental death	£30,000	£30,000	£30,000	£30,000	£30,000
<b>Funeral expenses</b> - in the event of a death from accident claim	Up to £2,000	Up to £2,000	Up to £2,000	Up to £2,000	Up to £2,000
Permanent partial disablement	Up to £30,000	Up to £30,000	Up to £30,000	Up to £30,000	Up to £30,000
Permanent total disablement	£60,000	£60,000	£60,000	£60,000	£60,000
Quadriplegia	£60,000	£60,000	£60,000	£60,000	£60,000
Paraplegia	£30,000	£30,000	£30,000	£30,000	£30,000
Disability assistance expenses	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000
Rehabilitation retraining expenses	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500
Academic examination re-take	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500
Concussion	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Loss of; Sight in one or both eyes Limbs, one or more Speech Internal organ Hearing in one ear	£35,000 £35,000 £35,000 £5,000 £14,000	£35,000 £35,000 £35,000 £14,000	£35,000 £35,000 £35,000 £5,000 £14,000	£35,000 £35,000 £35,000 £5,000 £14,000	£35,000 £35,000 £35,000 £5,000 £14,000
Hearing in both ears	£35,000	£35,000	£35,000	£35,000	£35,000
Emergency dental expenses	Up to £125	Up to £125	Up to £125	Up to £125	Up to £125
Snapped/ruptured achillies tendon or anterior cruciate ligament	£250	£250	£250	£250	£250
Additional travel expenses	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks
Emergency medical expenses	Up to £500	Up to £500	Up to £500	Up to £500	Up to £500
Fracture of a bone in the; Arms Legs Collarbone Cheekbone Jaw Hands Fingers Feet Toes Ribs Hip Broken or damaged sports glasses - prescription glasses only	£200 £200 £200 £200 £200 £50 £50 £50 £50 £150 £150	£200 £200 £200 £200 £200 £50 £50 £50 £50 £50 £50 £150	£200 £200 £200 £200 £200 £50 £50 £50 £50 £150 £150	£200 £200 £200 £200 £200 £50 £50 £50 £50 £150 £150	£200 £200 £200 £200 £200 £50 £50 £50 £50 £150 £150
Dislocation of; Hip Kneecap Shoulder Elbow	£200 £200 £200 £200	£200 £200 £200 £200	£200 £200 £200 £200	£200 £200 £200 £200	£200 £200 £200 £200
Facial & bodily scarring	£600	£600	£600	£600	£600
Hospital benefit  Damage to clothing by a medical	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights
practitioner	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50
Coma benefit	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days
			Covered		

# ADULT OPTIONS CONTINUED.

	Basic	Enhanced	Enhanced 50	Enhanced 75	Enhanced 100
Physiotherapy - 50% of costs	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions
<b>Student tutorial benefit</b> - for up to 26 weeks	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days
Medical certification expenses	Up to £50				
Specialist consultant fees	Not Covered				
Pre-paid season or travel tickets	Not Covered				
Childcare expenses	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days
Chauffeur expenses	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered  Benefit period: 4 weeks  Excess period: 14 days
Home assistance benefits	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days

#### Please note:

- Subject to policy terms, conditions and exclusions.
- A copy of the policy wording is available on request.
- £ means Pound Sterling (GBP).
- All premiums shown in this document include insurance premium tax (where applicable) and all administration fees.

# REFEREE OPTIONS.

All premiums include  Exhibit and incitation free  Exhibit and incitation		Referee Scheme
Benefit		
Permain total disablement - Employed persons only   Employed total disablement - Employed persons only   Employed total disablement - Unemployed persons only   Employed persons   Employed persons only   Employed persons   Employed pe		— ·
Employary total disablement - Employed persons only   Employer week   Employer   Emplo		<u>.                                      </u>
Temporary total disablement - Imployed persons only   E20 per week   E20 per we	Benefit	
Temporary total disablement - Unemployed persons only   Death from natural causes   E10,000	Temporary total disablement - Employed persons only	Excess Period: 14 days
Death from accident - Accidental death         Euneral expenses - in the event of an Accidental Death claim         Up to E2,000           Permanent partal disablement         £60,000           Quadriplegia         £60,000           Parapelgia         £30,000           Disability assistance expenses         Up to £10,000           Rehabilitation retraining expenses         Up to £2,500           Accademic examination re-take         Up to £2,500           Concussion         Not Covered           Loss of,         535,000           Loss of,         £35,000           Loss of more         £35,000           Loss of more         £35,000           Hearing in one and both eys         £35,000           Hearing in one and both ears         £50,000           Emergency dental expenses         Up to £25           Emergency dental expenses         Up to £50           Emergency medical expenses         Logo           Fracture of a bone in the;         £200           Logs         £200           Collarbone         £200           Less to the expense	Temporary total disablement - Unemployed persons only	Excess Period: 14 days
Funeral expenses - in the event of an Accidental Death claim         Up to £2,000           Permanent to all disablement         £00,000           Permanent Coal disablement         £00,000           Quadriplegia         £50,000           Paraplegia         £50,000           Rehabilitation retraining expenses         Up to £2,500           Rehabilitation retraining expenses         Up to £2,500           Concussion         Not Covered           Loss of         State of the contract	Death from natural causes	£10,000
Permanent partial disablement         Log 0,000           Permanent total disablement         £60,000           Quadriplegia         £60,000           Baraplegia         £30,000           Disability assistance expenses         Up to £1,500           Rehabilitation retraining expenses         Up to £2,500           Academic examination re-take         Up to £2,500           Concussion         Not Covered           Loss of         State of the control of th	<b>Death from accident -</b> Accidental death	£30,000
Permanent total disablement         £60,000           Quadripelga         £60,000           Paraplegia         £30,000           Disability assistance expenses         Up to £1,000           Rehabilitation retraking expenses         Up to £2,500           Academic examination re-take         Up to £2,500           Concussion         No           Loss of:         £35,000           Limbs, one or both eyes         £35,000           Limbs, one or more         £35,000           Speech         £35,000           Internal Organ         £35,000           Hearing in one ear         £35,000           Hearing in both ears         £35,000           Emergency dental expenses         £35,000           Emergency dental expenses         L14,000           Beregency dental expenses         Up to £250           Emergency medical expenses         Up to £25 per week           Emergency medical expenses         E200           Legs         £200           Collations         £200           Legs         £200           Cheekbone         £200           Bands         £50           Feet         £50           Toes         £50	Funeral expenses - in the event of an Accidental Death claim	Up to £2,000
Quadriplegia         £50,000           Paraplegia         £30,000           Dabalility assistance expenses         Up to £1,500           Rehabilitation retraling expenses         Up to £2,500           Academic examination re-take         Up to £2,500           Concussion         Not Covered           Loss of         \$55,000           Limbs, one or more         £35,000           Limbs, one or more         £35,000           Hearting in one ear         £14,000           Hearting in one ear         £14,000           Hearting in one ear         £25,000           Emergency dental expenses         up to £125           Snapped / ruptured achillies tendon or anterior cruciate         £25           ligament         £250           Additional travel expenses         Up to £25 per week           Emergency medical expenses         Up to £500           Fereture of a bone in the;         £200           Collabone         £200           Cheek bone         £200           Lings         £200           Cheek bone         £50           Feet         £50           Fingers         £50           Filingers         £50           Feet         £50 <td>Permanent partial disablement</td> <td>up to £30,000</td>	Permanent partial disablement	up to £30,000
Para plegia         £30,000           Disability assistance expenses         Up to £2,500           Actadenic examination re-take         Up to £2,500           Concussion         Not Covered           Loss of;         """"""""""""""""""""""""""""""""""""	Permanent total disablement	£60,000
Disability assistance expenses         Up to £15,000           Rehabilitation retraining expenses         Up to £2,500           Concussion         Not Covered           Loss of;         State of the property of t	Quadriplegia	£60,000
Rehabilitation retraining expenses         Up to £2,500           Academic examination re-take         Up to £2,500           Concussion         Not Covered           Loss of,         ### Sp,000           Speech         £35,000           Internal Organ         £5,000           Hearing in one ear         £14,000           Hearing in otheras         £35,000           Emergency dental expenses         up to £125           Snapped / ruptured achillies tendon or anterior cruciate ligament         £250           Iligament         £250           Additional travel expenses         Up to £25 per week           Emergency medical expenses         Up to £25 per week           Emergency medical expenses         Emergency medical expenses           Emergency medical expenses         £200           Emergency medical expenses         £200           Emergency medical expenses         £200           Clock box         £200           Legs         £200           Lock box         £200           Legs         £50           Floet         £50           Floet         £50           Floet         £50           Fleet         £50           Fleet <t< td=""><td>Paraplegia</td><td>£30,000</td></t<>	Paraplegia	£30,000
Academic examination re-take         Up to £2,500           Concussion         Not Covered           Loss of, to be yes         £5,000           Sight in one or both eyes         £35,000           Cheek or more         £35,000           Speech         £5,000           Hearing in one ear         £14,000           Hearing in both ears         £35,000           Emergency dental expenses         up to £125           Snapped / ruptured achillies tendon or anterior cruciate ligament         £250           Additional travel expenses         Up to £25 per week sent Ferroat 4 weeks           Emergency medical expenses         Up to £50           Energency medical expenses         Up to £50           Energency medical expenses         Up to £50           Energency medical expenses         E200           Collabora         £200           College         £200           Collabora         £200           Cheekbone         £50           Erect         £50           Feet         £50           Feet         £50           Feet         £50           Ribs         £50           Broken or damaged sports glasses - prescription glasses only         Up to £50	Disability assistance expenses	•
Concussion         Not Covered           Loss of;         Sight in one or both eyes         £35,000           Limbs, one or more         £35,000           Speech         £35,000           Internal Organ         £5,000           Hearing in one ear         £14,000           Hearing in both ears         £35,000           Emergency dental expenses         up to £125           Snapped / ruptured achillies tendon or anterior cruciate         £250           Ilgament         £250           Additional travel expenses         Up to £50 per week           Emergency medical expenses         Up to £50 per week           Emergency medical expenses         £200           Legs         £200           Collarbone         £200           Cheekbone         £200           Legs         £200           Cheekbone         £200           Lew         £50           Feet         £50           Feet         £50           Feet         £50           Reg         £50           Ribb         £50           Broken or damaged sports glasses - prescription glasses only         Up to £50           Dislocation of;         £200	Rehabilitation retraining expenses	
Loss of:         535,000           Lipht in one or both eyes         335,000           Limbs, one or more         235,000           Speech         153,000           Hearing in one ear         £14,000           Hearing in both ears         £35,000           Emergency dental expenses         up to £125           Snapped / ruptured achillies tendon or anterior cruciate ligament         £250           Additional travel expenses         Up to £25 per week Benefit record.4 weeks           Emergency medical expenses         Up to £500           Fracture of a bone in the;         £200           Legs         £200           Collarbone         £200           Cheek bone         £200           Legs         £200           Collarbone         £50           Freet         £50           Freet         £50           Freet         £50           Freet         £50           Ribs         £50           Freet         <	Academic examination re-take	
Sight in one or both eyes         235,000           Limbs, one or more         235,000           Speech         235,000           Internal Organ         E5,000           Hearing in one ear         214,000           Hearing in both ears         235,000           Emergency dental expenses         up to £125           Shapped / ruptured achillies tendon or anterior cruciate ligament         250           Additional travel expenses         Up to £25 per week week weet of the property week week weet of the property week week weet of the property week week week week week week week wee	Concussion	Not Covered
Emergency dental expenses Snapped / ruptured achillies tendon or anterior cruciate ligament  Additional travel expenses Up to £25 per week Benefit Periodi. 4 weeks Emergency medical expenses Up to £500  Fracture of a bone in the;  Arms £200 Clarbone £200 Clolarbone £200 Cheekbone £200 Hands £50 Fringers £50 Feet £50 Reste £50 Ribs Hip £50 Broken or damaged sports glasses - prescription glasses only Dislocation of; Hip £200 Shoulder £200 Shoulder £200 Shoulder £200 Broken or damaged sports glasses - prescription glasses only Dislocation of; Hip £200 Facial & bodily scarring £25 per night Benefit Periodi. 350 days Benefit Periodi. 350 days Benefit Periodi. 350 days Benefit Periodi. 350 days	Loss of; Sight in one or both eyes Limbs, one or more Speech Internal Organ Hearing in one ear	£35,000 £35,000 £5,000 £14,000
Snapped / ruptured achillies tendon or anterior cruciate ligament  Additional travel expenses  Emergency medical expenses  Up to £55 per week Benefit Perford. 4 weeks  Emergency medical expenses  Legs  Le	-	
Iligament		up to £125
Emergency medical expenses	Snapped / ruptured achillies tendon or anterior cruciate ligament	
Fracture of a bone in the;  Arms	Additional travel expenses	Benefit Period: 4 weeks
Arms         £200           Legs         £200           Collarbone         £200           Cheekbone         £200           Jaw         £200           Hands         £50           Fingers         £50           Feet         £50           Toes         £50           Ribs         £50           Hip         £50           Broken or damaged sports glasses - prescription glasses only         Up to £50           Broken or damaged sports glasses - prescription glasses only         Up to £50           Broken or damaged sports glasses - prescription glasses only         Up to £50           Shoulder         £200           Kneecap         £200           Shoulder         £200           Elbow         £200           Facial & bodily scarring         £600           Hospital benefit         £25 per night Benefit Period: 30 nights           Damage to clothing by a medical practitioner         Up to £50           Coma benefit         £25 per day Benefit Period: 365 days		Up to £500
Dislocation of; Hip £200 Kneecap £200 Shoulder £200 Elbow £200  Facial & bodily scarring £600  Hospital benefit £25 per night Benefit Period: 30 nights  Damage to clothing by a medical practitioner Up to £50  Coma benefit £25 per day Benefit Period: 365 days	Arms Legs Collarbone Cheekbone Jaw Hands Fingers Feet Toes Ribs Hip	£200 £200 £200 £200 £50 £50 £50 £50
Hip £200 Knecap £200 Shoulder £200 Elbow £200  Facial & bodily scarring £600  Hospital benefit £25 per night Benefit Period: 30 nights  Damage to clothing by a medical practitioner Up to £50  Coma benefit £25 per day Benefit Period: 365 days	Broken or damaged sports glasses - prescription glasses only	Up to £50
Hospital benefit  E25 per night Benefit Period: 30 nights  Up to £50  Coma benefit  £25 per day Benefit Period: 365 days	Dislocation of; Hip Kneecap Shoulder Elbow	£200 £200
Damage to clothing by a medical practitioner  Up to £50  Coma benefit  £25 per day Benefit Period: 365 days	Facial & bodily scarring	£600
Coma benefit £25 per day Benefit Period: 365 days	Hospital benefit	
Benefit Period: 365 days	Damage to clothing by a medical practitioner	Up to £50
	Coma benefit	
	Legal advice	

# REFEREE OPTIONS CONTINUED.

	Referee Scheme
Physiotherapy - 50% of costs	Up to £40 per session Benefit Period: 6 sessions
Student tutorial benefit - for up to 26 weeks	Up to £35 per week Excess Period: 7 days
Medical certification expenses	Up to £50
Specialist consultant fees	Not Covered
Pre-paid season or travel tickets	Not Covered
Childcare expenses	Not Covered Benefit period: 4 weeks Excess period: 14 days
Chauffeur expenses	Not Covered  Benefit period: 4 weeks Excess period: 14 days
Home assistance benefits	Not Covered Benefit period: 52 weeks Excess period: 14 days

#### Please note:

- Subject to policy terms, conditions and exclusions.
- A copy of the policy wording is available on request.
- £ means Pound Sterling (GBP).
- All premiums shown in this document include insurance premium tax (where applicable) and all administration fees.

## PUBLIC LIABILITY.

We have been providing public liability insurance since the mid-90's and presently place business with our trusted working partners, which gives us more freedom to underwrite using our experience and expertise.

It is of vital importance that all organisations protect themselves against the disastrous consequences of liability for injury or damage arising out of their actions and this includes the actions of all-executive officials, members and volunteers. Such officials and members at all levels could find themselves held personally responsible for court costs and damages awarded where an action has been brought against the club for negligence and it is essential that adequate liability cover is arranged to avoid such consequences. The main features of the policy are summarised below.

	Public Liability Scheme
	£20 per club
Benefit	Sum Insured
Public Liability	Up to GBP 10,000,000
Professional Indemnity	Up to GBP 10,000,000
Player Legal Defence Costs	Up to GBP 250,000
Employers Liability	Up to GBP 10,000,000
Directors & Officers Liability	Up to GBP 5,000,000
Abuse	Up to GBP 10,000,000



### INTRODUCTION

We are proud to be working with our appointed lead underwriter for our sports public liability products. We have achieved "Accredited Broker" status and we will continue to make sure we meet your sports public liability insurance expectations.

# Thank you from team



Our Commitment. Our Passion. Our Sport.







