



Bespoke Schemes by



Our Commitment. Our Passion. Our Sport.

# Club Information Document for Amateur FA teams and clubs

# ADULT OPTIONS.

All premiums include  
£7 per team administration fee

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

Continued overleaf...

# ADULT OPTIONS CONTINUED.

	Basic	Enhanced	Enhanced 50	Enhanced 75	Enhanced 100
<b>Physiotherapy - 50% of costs</b>	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 - for up to 26 weeks</b>	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
<b>Medical certification expenses</b>	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50
<b>Specialist consultant fees</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Pre-paid season or travel tickets</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Childcare expenses</b>	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
<b>Chauffeur expenses</b>	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
<b>Home assistance benefits</b>	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.

## Referee Scheme

**£4  
per referee**

All premiums include  
£Nil administration fee

Benefit	Sum Insured
<b>Temporary total disablement - Employed persons only</b>	£100 per week Excess Period: 14 days Benefit Period: 52 weeks
<b>Temporary total disablement - Unemployed persons only</b>	£20 per week Excess Period: 14 days Benefit Period: 26 weeks
<b>Death from natural causes</b>	£10,000
<b>Death from accident - Accidental death</b>	£30,000
<b>Funeral expenses - in the event of an Accidental Death claim</b>	Up to £2,000
<b>Permanent partial disablement</b>	up to £30,000
<b>Permanent total disablement</b>	£60,000
<b>Quadriplegia</b>	£60,000
<b>Paraplegia</b>	£30,000
<b>Disability assistance expenses</b>	Up to £10,000
<b>Rehabilitation retraining expenses</b>	Up to £2,500
<b>Academic examination re-take</b>	Up to £2,500
<b>Concussion</b>	Not Covered
<b>Loss of;</b>	
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
<b>Emergency dental expenses</b>	up to £125
<b>Snapped / ruptured achillies tendon or anterior cruciate ligament</b>	£250
<b>Additional travel expenses</b>	Up to £25 per week Benefit Period: 4 weeks
<b>Emergency medical expenses</b>	Up to £500
<b>Fracture of a bone in the;</b>	
Arms	£200
Legs	£200
Collarbone	£200
Cheekbone	£200
Jaw	£200
Hands	£50
Fingers	£50
Feet	£50
Toes	£50
Ribs	£50
Hip	£150
<b>Broken or damaged sports glasses - prescription glasses only</b>	Up to £50
<b>Dislocation of;</b>	
Hip	£200
Kneecap	£200
Shoulder	£200
Elbow	£200
<b>Facial &amp; bodily scarring</b>	£600
<b>Hospital benefit</b>	£25 per night Benefit Period: 30 nights
<b>Damage to clothing by a medical practitioner</b>	Up to £50
<b>Coma benefit</b>	£25 per day Benefit Period: 365 days
<b>Legal advice</b>	Covered

Continued overleaf...

# REFEREE OPTIONS CONTINUED.

	Referee Scheme
<b>Physiotherapy</b> - 50% of costs	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
<b>Medical certification expenses</b>	Up to £50
<b>Specialist consultant fees</b>	Not Covered
<b>Pre-paid season or travel tickets</b>	Not Covered
<b>Childcare expenses</b>	Not Covered Benefit period: 4 weeks Excess period: 14 days
<b>Chauffeur expenses</b>	Not Covered Benefit period: 4 weeks Excess period: 14 days
<b>Home assistance benefits</b>	Not Covered Benefit period: 52 weeks Excess period: 14 days

**Please note:**

- Subject to policy terms, conditions and exclusions.
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# 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.



Coverholder at

**LLOYD'S**



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