



Registered Referees

Personal Accident Insurance 2024/25

As part of the online Referee registration process for 2024/25, match officials whose parent County FA is Gloucestershire can choose to select the optional Personal Accident Insurance product offered by Aviva Insurance Limited. There is no additional cost beyond the Referee registration fee of £20, the insurance premium will be paid by Gloucestershire FA as the policyholder.

Benefits Table

Category	Insured Persons
A	Any Registered Referee, Coaches, Tutors/Developers of the Policyholder.
B	Any Registered assessors/observers, mentors, and society member between the age of 75 and 80 years.

Category	Operative Time
A	Whilst at any ground or premises in the UK where they are officiating in an agreed fixture, providing a course, or an organised training session or attending an agreed fixture including travelling directly to and from such activities.

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£30,000	£3,000
Loss of Sight in one or both eyes	£20,000	£3,000
Loss of Hearing in one ear	£5,000	£750
Loss of Hearing in both ears	£20,000	£3,000
Loss of one or more Limbs	£20,000	£3,000
Loss of Speech	£20,000	£3,000
Loss of Internal Organ	£5,000	£750
Permanent Total Disablement* (PTD)	£20,000	£3,000
Permanent Partial Disablement (PPD)	Up to £30,000	Not Insured
Temporary Total Disablement	£100 per week	Not Insured
Temporary Partial Disablement	Not Insured	Not Insured
Waiting Period	14 days	n/a
Benefit Period	104 weeks	n/a

* The basis of cover for permanent total disablement is 'any and every' occupation or 'usual' occupation if in full-time employment.

Personal Accident Extensions for Categories A		
Accidental bodily injury resulting in:	Sum Insured	
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250. Maximum any one loss - £1,000	Not Insured
Childcare Benefit	£250 per week up to 104 weeks	Not Insured
Coma Benefit	£50 per day for each day up to a maximum of 730 days	£50 per day for each day up to a maximum of 730 days
Concussion (Long Term)	Up to £10,000	Up to £10,000
Dental & Optical Expenses	Up to £750	Not Insured
Funeral Expenses	Up to £10,000	Up to £10,000
Home and Workplace Alteration	Up to £25,000	Up to £10,000
Hospitalisation	£50 per day up to £750	£50 per day up to £750
In-home Domestic Services and Commuting	Up to £5,000	Not Insured
Medical Certification Expenses	Up to £50	Up to £50
Emergency Medical Expenses	Up to £500	Up to £500
Outpatient Travel Expenses	Up to £100	Up to £100
Personal Effects	Up to £100	Up to £100
Physiotherapy	Up to £500	Not Insured
Pregnancy, Maternity and Paternity Benefits	Up to £150	Up to £150
Primary Dislocation	Up to £250	Not Insured
Rehabilitation Expenses	Up to £10,000	Up to £5,000
Ruptured Achilles Tendon, Cruciate Ligament	Up to £250	Not Insured
Student not in gainful employment	£25 per week Deferment Period – 14 days Benefit Period – 8 weeks	Not Insured
Student Tutorial Benefit	£35 per week Deferment Period – 7 days Benefit Period – 26 weeks	Not Insured

Tetraplegia/Quadriplegia	Up to £100,000	Up to £10,000
Triplegia/Paraplegia	Up to £50,000	Up to £5,000

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£30,000
Temporary Total Disablement:	Up to £100
Temporary Partial Disablement:	Not Insured

Maximum Accumulation Limits	
Any One Accident:	£1,000,000

Aviva Insurance Limited Quotation 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.
Non-Disclosure, Misrepresentation or Misdescription	We will void this quote or subsequent insurance cover if there has been any misrepresentation, misdescription or failure to disclose any material fact by You or the Insured Person or anyone acting for You or the Insured Person.
Claims History	No claims have been made or any losses incurred for any of the risks proposed in the last 3 years other than as already disclosed to us.
Law Applicable	<p>The appropriate law as set out below will apply unless you and the insurer agree otherwise.</p> <p>(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</p> <p>(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</p> <p>(3) Should neither of the above be applicable, the law of England and Wales will apply.</p>
Amendments, extensions, endorsements (if any)	n/a