

#### **Bespoke Schemes by**



Our Commitment. Our Passion. Our Sport.

# Club information document for the Cumberland FA insurance scheme

## **ABOUT US.**

We have been developing our partnership with our clients for over 30 years and we feel confident with our products, service and support for all of our partners, old or new.

We understand that the insurance required for associations and leagues is quite specialist, primarily because of the number of teams, clubs and people involved in the sport. It is for this reason we have dedicated ourselves to the Sportsguard partnership which is as transparent and informative as we can possibly make it.

Our commitment is to provide the very best possible advice based on 30 years experience in this field of insurance and to provide the correct insurance for the correct situation at the best premiums available in the market place at Lloyds of London.

Fact: We strive to put our customers first, sport is our passion and our future.

#### A message from our Managing Director:

"Our customers are the life-blood of the business and we treat them with care and understanding, honesty and integrity at all times."

Kindest Regards,



Kevin Culley / kevin@sportsguard.co.uk

#### A message from our Director:

"Our customers are our passion and our commitment comes second to none. We have four working directors and the decision makers are only a phone call away."

Kindest Regards,



**Richard Culley** richard@sportsguard.co.uk

# ADULT OPTIONS.

	Minimum			
	Cover for Enhanced 5		Enhanced 100	Enhanced 150
All premiums include	Adult teams £86	£125	£170	£220
7 per team administration fee	per tean	n per team	per team	per team
Benefit	Sum Insured	Sum Insured	Sum Insured	Sum Insured
<b>Temporary total disablement</b> - Employed	£50 per week d persons only  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	£150 per week Excess Period: 14 days Benefit Period: 52 weeks
<b>Temporary total disablement</b> - Unemplo only	yed persons £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	£20 per week Excess Period: 14 days Benefit Period: 26 weeks
Death from natural causes	£10,000	£10,000	£10,000	£10,000
eath from accident - Accidental death	£30,000	£30,000	£30,000	£30,000
uneral expenses - in the event of a death ccident claim	n from Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000
Permanent partial disablement	Up to £30,000	Up to £30,000	Up to £30,000	Up to £30,000
ermanent total disablement	£60,000	£60,000	£60,000	£60,000
Quadriplegia	£100,000	£100,000	£100,000	£100,000
Paraplegia	£50,000	£50,000	£50,000	£50,000
Disability assistance expenses	Up to £25,000	Up to £25,000	Up to £25,000	Up to £25,000
Rehabilitation retraining expenses	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000
Academic examination re-take	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500
Concussion	£10,000	£10,000	£10,000	£10,000
	210,000	210,000	210,000	210,000
. <b>oss of;</b> sight in one or both eyes .imbs, one or more speech	£35,000 £35,000 £35,000	£35,000 £35,000 £35,000	£35,000 £35,000 £35,000	£35,000 £35,000 £35,000
nternal organ	£8,750	£8,750	£8,750	£8,750
Hearing in one ear Hearing in both ears	£8,750 £35,000	£8,750 £35,000	£8,750 £35,000	£8,750 £35,000
Emergency dental expenses	Up to £100	Up to £100	Up to £100	Up to £100
• • •	'	υρ το Ε του	υρ το <del>Ε</del> 100	Op to £100
Snapped/ruptured achillies tendon or a cruciate ligament	£250	£250	£250	£250
Additional travel expenses	Up to £25 per wee Benefit Period: 4 weeks	k 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
racture of a bone in the;				
Arms	£250	£250	£250	£250
<u>-egs</u>	£250	£250	£250	£250
Collarbone	£250	£250	£250	£250
Cheekbone	£250	£250	£250	£250
aw Hands	£250 £50	£250 £50	£250 £50	£250 £50
ingers	£50	£50	£50	£50
-eet	£50	£50	£50	£50
Toes	£50	£50	£50	£50
Ribs	£250	£250	£250	£250
lip	£250	£250	£250	£250
r <b>oken or damaged sports glasses -</b> pres lasses only	scription Up to £100	Up to £100	Up to £100	Up to £100
Dislocation of;				
Hip	£250	£250	£250	£250
Kneecap	£250	£250	£250	£250
Shoulder	£250	£250	£250	£250
Elbow	£250	£250	£250	£250
acial & bodily scarring	£600	£600	£600	£600
Hospital benefit	£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
Damage to clothing by a medical practit	tioner Up to £100	Up to £100	Up to £100	Up to £100
Coma benefit	£30 per day Benefit Period: 365 days	£30 per day Benefit Period: 365 days	£30 per day Benefit Period: 365 days	£30 per day Benefit Period: 365 days
Legal advice	Covered	Covered	Covered	Covered

# ADULT OPTIONS CONTINUED.

	Enhanced 50	Enhanced 75	Enhanced 100	Enhanced 150
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
Student tutorial benefit - for up to 4 weeks	Up to £35 per week Excess Period: 14 days	Up to £35 per week Excess Period: 14 days	Up to £35 per week Excess Period: 14 days	Up to £35 per week Excess Period: 14 days
Medical certification expenses	Up to £50	Up to £50	Up to £50	Up to £50
Specialist consultant fees	Up to £200	Up to £200	Up to £200	Up to £200
Pre-paid season or travel tickets	Up to £200	Up to £200	Up to £200	Up to £200
Childcare expenses	Up to £100 per week Benefit period: 4 weeks Excess period: 14 days	Up to £100 per week Benefit period: 4 weeks Excess period: 14 days	Up to £100 per week Benefit period: 4 weeks Excess period: 14 days	Up to £100 per week Benefit period: 4 weeks Excess period: 14 days
Chauffeur expenses	Up to £100 per week Benefit period: 4 weeks Excess period: 14 days	Up to £100 per week Benefit period: 4 weeks Excess period: 14 days	Up to £100 per week Benefit period: 4 weeks Excess period: 14 days	Up to £100 per week 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

#### Please note:

- Subject to policy terms, conditions and exclusions.
- A copy of the policy wording is available on request.
- £ means Pound Sterling (GBP).
- Insurance Premium Tax only applicable to Personal Accident Cover at a rate of 12%
- Minimum cover for adult football is Enhanced 50 package.
- Walking Football, Veterans and Women's Summer League football have different covers available contact Cumberland FA for more information

# YOUTH OPTIONS.

All premiums include EP per ceam administration fee EP per ceam administration fee EP per ceam administration fee Enone Enone Enone Enone Enone EP 2000 per month book where it some income to the common administration fee EP 2000 per month book where it some income to the common administration fee EP 2000 per month book where assistance benefit  EP 2000 per month from natural causes EP 2000 per month from natural causes EP 2000 per month EP 2000 per 2000 per month EP 2000 per		Standard
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Bone lit         Sum Insured           Temporary total disablement - Employed persons only         2200 per month insurance in the persons only insur	· ·	
Temporary total disablement - Employed persons only         2200 per month because of the control of the cont	·	·
Temporary total disablement - Unemployed persons only   See below home assistance benefit	Benefit	
Death from natural causes         £10,000           Death from accidental death         £10,000           Funeral expenses - in the event of an Accidental Death dial         Up to £50,000           Permanent partal disablement         £100,000           Quadripleja         £100,000           Parapleja         £50,000           Disability assistance expenses         Up to £10,000           Reabilitation retrakining expenses         Up to £2,900           Academic examination re-take         Up to £2,900           Concussion         10000           Loss of         1100,000           Limbs, one or more         £100,000           Institution in or both Hyes         £100,000           Hearing in one real         £25,000           Hearing in in one are         £25,000           Hearing in in one are         £25,000           Hearing in both ears         £100,000           Emergency dental expenses         Up to £100           Emperatory dental expenses         Up to £200           Emperatory dental expenses         Up to £300           Emperatory dental expenses         Up to £300           Emperatory dental expenses         £200           Emperatory dental expenses         £200           Emperatory denta	Temporary total disablement - Employed persons only	Excess Period: 14 days
Death from accident - Accidental Death claim         ploto 5,000           Funeral expenses - in the event of an Accidental Death claim         Up to 5,000           Permanent toal disablement         100,000           Quadriplegia         250,000           Disability assistance expenses         Up to 2,500           Rehabilitation retraining expenses         Up to 2,500           Concussion         Up to 2,500           Conso of         V           Sept in one or both eyes         £100,000           Unbas one or more         £100,000           Special in one are more         £100,000           Hearing in one are more         £100,000           Hearing in one are more         £25,000           Hearing in one are both eyes         £25,000           Hearing in one are both eyes         £25,000           Hearing in one are both eyes         £25,000           <	Temporary total disablement - Unemployed persons only	See below home assistance benefit
Permanent partial disablement	Death from natural causes	£10,000
Permanent partial disablement         £100,000           Quadriplegia         £100,000           Paraplegia         £50,000           Disability assistance expenses         Up to £10,000           Rehabilitation retraining expenses         Up to £2,500           Academic examination re-take         Up to £2,500           Concussion         £100,000           Loss of,         \$100,000           Sight in one or both eyes         £100,000           Unbridge, one or more         £100,000           Hearing in one ear         £25,000           Hearing in one ear but ear         £25,000           Emergency dental expenses         Up to £25,por week about ear	<b>Death from accident -</b> Accidental death	£10,000
Permanent total disablement         £100.000           Quadriplegia         £50,000           Paraplegia         £50,000           Disability assistance expenses         Up to £1,000           Rehabilitation retraining expenses         Up to £2,500           Academic examination re-take         Up to £2,500           Concussion         £50,000           Loss of:         Up to £0,000           Sight in one or both eyes         £100,000           Speech or more         £100,000           Speech or more         £25,000           Hearing in one eard of the eard         £25,000           Hearing in one eard         £25,000           Hearing in one eard of the eard         £25,000           Hearing in one eard of earlier earl	Funeral expenses - in the event of an Accidental Death claim	Up to £5,000
Quadriplegia         £100,000           Parapiegia         £50,000           Disability assistance expenses         Up to £12,500           Academic examination re-take         Up to £2,500           Concussion         £10,000           Loss of         F100,000           Sight in one or both eyes         £100,000           Limbs, one or more         £100,000           Speech         £100,000           Hearing in one oar         £25,000           Hearing in both ears         £100,000           Emergency dental expenses         £100,000           Snapped / ruptured achillies tendon or anterior cruciate ligament         £25,000           Additional travel expenses         £100,000           Emergency dental expenses         £100,000           Emergency dental expenses         £100,000           Emergency medical expenses         £100,000           Emergency medical expenses         £250           Energency medical expenses         £250           Energency medical expenses         £200           Legs         £200           Legs         £200           Legs         £200           Hord         £200           Hord         £200           F	Permanent partial disablement	up to £50,000
Paraplegia         £50,000           Disability assistance expenses         Up to £1,000           Rehabilitation retraining expenses         Up to £2,500           Concussion         £00,000           Loss of;         Function of both eyes         £100,000           Limbs, one or more         £100,000           Speech         £100,000         1           Internal Organ         £25,000         4           Hearing in one ear         £25,000         4           Emergency dental expenses         Up to £50         4           Emergency dental expenses         £200         4           Emerge	Permanent total disablement	£100,000
Disability assistance expenses         Up to £2,500           Academic exmination re-take         Up to £2,500           Concussion         #Uson           Loss of         ************************************	Quadriplegia	£100,000
Rehabilitation retraining expenses         Up to £2,500           Concussion         10,000           Loss of:         100,000           Limbs, one or more         £100,000           Speech         £100,000           Internal Organ         £25,000           Hearing in one ear         £25,000           Hearing in oth dears         £100,000           Emergency dental expenses         Up to £100           Snapped / ruptured achillies tendon or anterior cruciate ligament         £25,000           Additional travel expenses         Up to £25 per week sweeks           Emergency medical expenses         Ly to £25 per week sweeks           Emergency medical expenses         £200           Legs         £200           Cellazione         £200           Legs         £200           Collazione         £200           Investigatione         £200           Frogers         £200           Hands         £200           Frogers         £200           Frogers         £200           Frogers         £250           Frogers         £250           Rober or damaged sports glasses - prescription glasses only         Up to £50           Frogers <th< td=""><td>Paraplegia</td><td>£50,000</td></th<>	Paraplegia	£50,000
Academic examination re-take         Up to E2,500           Concusion         E10,000           Loss of;         FUND 000           Umbils, one or more         £100,000           Speech         £100,000           Internal Organ         £25,000           Hearing in one ear         £25,000           Hearing in both ears         Up to £100           Snapped / ruptured achillies tendon or anterior cruciate ligament         £250           Additional travel expenses         Up to £25 per week benefit weets           Emergency medical expenses         Up to £50           Emergency medical expenses         E200           Energency medical expenses         E200           Energency medical expenses         E200           Cleas         £200           Collar bone         £200           Cheek bone in the;         £200           Energency medical expenses         £200           Cload bone in the;         £200           Eagles         £200           Cload bone in the;         £200           Free Feet         £75           Eet         £200           Ingers         £250           Feet         £250           Eye         £250	Disability assistance expenses	Up to £10,000
Concussion         £10,000           Loss of;         #************************************	Rehabilitation retraining expenses	Up to £2,500
Loss of:         £100,000           Limbs, one or more         £100,000           Speech         £100,000           Internal Organ         £25,000           Hearing in one ear         £25,000           Hearing in both ears         £100,000           Emergency dental expenses         Up to £100           Snapped / ruptured achillies tendon or anterior cruciate ilgament         £25           Additional travel expenses         Up to £25 per week illustravel expenses           Emergency medical expenses         Up to £500           Feature of a bone in the;         £200           Legs         £200           Collarbone         £200           Legs         £200           Collarbone         £200           Lands         £200           Cheekbone         £200           Lay of £200         £200           Cheekbone         £200           Face         £200           From English         £200           Face         £200           Face         £200           Face         £200           Face         £200           Face         £200           Face         £200           Brown or	Academic examination re-take	Up to £2,500
Sight in one or both eyes         £100,000           Limbs, one or more         £100,000           Speech         £100,000           Internal Organ         £25,000           Hearing in one ear         £25,000           Berngeny dental expenses         £100,000           Snapped / ruptured achillies tendon or anterior cruciate ligament         £250           Additional travel expenses         Up to £55 per week benefit brook Awadas           Emergency medical expenses         Up to £500           Emergency medical expenses         £200           Legs         £200           Collarbone         £200           Cheekbone         £200           Legs         £200           Cheekbone         £200           Hands         £200           Hands         £200           Hands         £200           Hands         £200           Hands         £200           Fingers         £75           Feet         £200           Toses         £75           Ribb         £50           Hijp         £250           Broken or damaged sports glasses - prescription glasses only         Up to £50           Facial & bodily scarring	Concussion	£10,000
Emergency dental expenses         Up to £100           Snapped / ruptured achillies tendon or anterior cruciate ligament         £250           Additional travel expenses         Up to £25 per week benefit Period Aweeks           Emergency medical expenses         Up to £500           Fracture of a bone in the;         2000           Arms         £200           Cloarbone         £200           Cheekbone         £200           Jaw         £200           Hands         £200           Hingers         £75           Feet         £200           Toes         £75           Ribs         £50           Hip         £50           Broken or damaged sports glasses - prescription glasses only         Up to £50           Dislocation of;         E250           Hip         £250           Shoulder         £250           Shoulder         £250           Shoulder         £250           Facial & bodily scarring         £250           Facial & bodily scarring         £250           Bomage to clothing by a medical practitioner         Up to £50           Coma benefit         £200 per right prescription sload days	Sight in one or both eyes Limbs, one or more Speech Internal Organ Hearing in one ear	£100,000 £100,000 £25,000 £25,000
Snapped / ruptured achillies tendon or anterior cruciate ligament         £250           Additional travel expenses         Up to £25 per week eventir Ferroid 4 weeks           Emergency medical expenses         Up to £500           Fracture of a bone in the;         **** *** *** *** *** *** *** *** *** *		
Response		Up to £100
Emergency medical expenses         Up to E500           Fracture of a bone in the;         Fracture of a bone in the;           Arms         £200           Legs         £200           Collarbone         £200           Cheekbone         £200           Jaw         £200           Hands         £200           Fingers         £75           Feet         £200           Ribs         £50           Hip         £200           Broken or damaged sports glasses - prescription glasses only         Up to £50           Dislocation of;         F           Hip         £250           Kneecap         £250           Shoulder         £250           Elbow         £250           Facial & bodily scarring         £250           Hospital benefit         £30 per noight           Benefit Period 30 rights         Benefit Period 30 rights           Coma benefit         £30 per day           Benefit Period 356 days		
Fracture of a bone in the;         ≠200           Arms         £200           Legs         £200           Collarbone         £200           Cheekbone         £200           Jaw         £200           Hands         £200           Fingers         £75           Eet         £200           Toes         £75           Ribs         £50           Hip         £200           Broken or damaged sports glasses - prescription glasses only         Up to £50           Dislocation of;         ±50           Hip         £50           Kneecap         £50           Shoulder         £250           Elbow         £250           Facial & bodily scarring         £250           Hospital benefit         £30 per night           Benefit Peroid: 30 nights         Benefit Peroid: 30 nights	Additional travel expenses	
Arms Legs	Emergency medical expenses	Up to £500
Hands £200 Fingers £75 Feet £200 Toes £75 Ribs £50 Hip £200  Broken or damaged sports glasses - prescription glasses only Up to £50  Dislocation of; Hip £250 Kneecap £250 Shoulder £250 Elbow £250 Facial & bodily scarring £250 Facial & bodily scarring £250  Hospital benefit £30 per night Benefit Period: 30 nights Damage to clothing by a medical practitioner Up to £50  Coma benefit £30 per day Benefit Period: 365 days B	Arms Legs Collarbone Cheekbone	£200 £200 £200
Dislocation of; Hip £250 Kneecap £250 Shoulder £250 Elbow £250 Elbow £250 Facial & bodily scarring £250  Hospital benefit £30 per night Benefit Period: 30 nights  Damage to clothing by a medical practitioner Up to £50  Coma benefit £30 per day Benefit Period: 365 days  Legal advice Covered	Hands Fingers Feet Toes Ribs	£200 £75 £200 £75 £50
Hip£250Kneecap£250Shoulder£250Elbow£250Facial & bodily scarring£250Hospital benefit£30 per night Benefit Period: 30 nightsDamage to clothing by a medical practitionerUp to £50Coma benefit£30 per day Benefit Period: 365 daysLegal adviceCovered	Broken or damaged sports glasses - prescription glasses only	Up to £50
Hospital benefit     £30 per night Benefit Period: 30 nights       Damage to clothing by a medical practitioner     Up to £50       Coma benefit     £30 per day Benefit Period: 365 days       Legal advice     Covered	Hip Kneecap Shoulder	£250 £250
Damage to clothing by a medical practitioner  Up to £50  Coma benefit  £30 per day Benefit Period: 365 days  Legal advice  Covered	Facial & bodily scarring	£250
Coma benefit £30 per day Benefit Period: 365 days  Covered  Covered		
Legal advice Covered  Covered	Damage to clothing by a medical practitioner	Up to £50
	Legal advice	Covered Continued overlea

# YOUTH OPTIONS CONTINUED.

	Standard
Physiotherapy - 50% of costs	Up to £40 per session Benefit Period: 6 session
Student tutorial benefit - for up to 4 weeks	Not Covered Excess Period: 7 days
Medical certification expenses	Not Covered
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	Up to £200 per month  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).
- Insurance Premium Tax only applicable to Personal Accident Cover at a rate of 12%

### 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
	Included as part of the affiliation fees
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 1,000,000
Retroactive Date (this policy will cover all risks from this date onwards)	1st May 2015



#### 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.

## WHY JOIN US?

We are a respected insurance broker dealing in all forms of sports insurance. We have grown to become one of the UK's most senior brokers of football personal accident insurance.

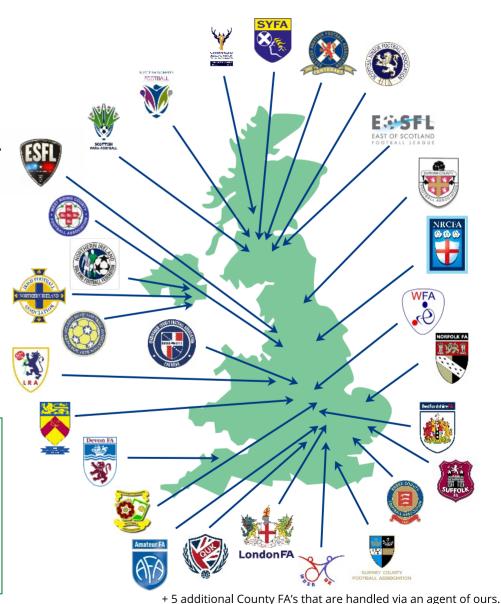
We have been providing personal accident insurance for 30 years and pride ourselves in our products and services. We created many of the now "standard" benefits in all amateur policies.

We currently are the recommended insurance providers for many National/County Football Associations.

#### Did you know?

We are a specialist sports broker that deal with all manners of sports insurance, however, football insurance is the vast majority of our business.

We are not a corporate broker that use sport as an additional section to our business. Sport is our business, since 1989.



#### Service & Remuneration Statement for Personal Accident Insurance Only

#### **Our service**

**Non-advised:** We have not personally assessed your needs to ensure this product meets your requirements.

We have only approached a single insurer, Tokio Marine Kiln (Syndicate 510 and 1880), for this policy.

We will act as **your** Agent when sourcing a policy to meet your demands & needs and when assisting you with a claim. When placing the insurance we will act as **the Agent of the insurer**, as we have used a delegated underwriting authority facility for us to place this type of business.

#### **Remuneration Statement**

#### **Commission**

We have received a commission, which is calculated as a percentage of the insurance premium and is taken from the premium you pay to us.

We may also receive additional bonus commission from the insurer if the volume of business we place and the overall profitability of our account with them reaches a specific level.

#### **Fees**

In addition, we have charged an arrangement fee of £7 per team on this policy.

An administration fee of £Nil will apply to any mid-term amendments requested by you.

If you cancel the policy prior to the expiry date, a cancellation fee of £Nil will apply and we will retain the commission earned when we placed the risk.

We would remind you that you are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

#### Service & Remuneration Statement for **Death by Natural Causes Only**

#### **Our service**

**Non-advised:** We have not personally assessed your needs to ensure this product meets your requirements.

We have only approached a single insurer, Quantum Leben AG, for this policy.

We will act as **your** Agent when sourcing a policy to meet your demands & needs and when assisting you with a claim. When placing the insurance we will act as **the Agent of the insurer**, as we have used a delegated underwriting authority facility for us to place this type of business.

#### **Remuneration Statement**

#### Commission

We have received a commission, which is calculated as a percentage of the insurance premium and is taken from the premium you pay to us.

We may also receive additional bonus commission from the insurer if the volume of business we place and the overall profitability of our account with them reaches a specific level.

#### **Fees**

In addition, we have charged an arrangement fee of £Nil per team on this policy.

An administration fee of £Nil will apply to any mid-term amendments requested by you.

If you cancel the policy prior to the expiry date, a cancellation fee of £Nil will apply and we will retain the commission earned when we placed the risk.

We would remind you that you are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

#### Service & Remuneration Statement for <u>Public Liability Insurance Only</u>

#### Our service

**Non-advised:** We have not personally assessed your needs to ensure this product meets your requirements.

We have only approached a single insurer, Sportscover Europe Limited, for this policy.

We will act as **your** Agent when sourcing a policy to meet your demands & needs and when assisting you with a claim. When placing the insurance we will act as **the Agent of the insurer**, as we have used a delegated underwriting authority facility for us to place this type of business.

#### **Remuneration Statement**

#### Commission

We have received a commission, which is calculated as a percentage of the insurance premium and is taken from the premium you pay to us.

We may also receive additional bonus commission from the insurer if the volume of business we place and the overall profitability of our account with them reaches a specific level.

#### Fees

In addition, we have charged an arrangement fee of £Nil per team on this policy.

An administration fee of £Nil will apply to any mid-term amendments requested by you.

If you cancel the policy prior to the expiry date, a cancellation fee of £Nil will apply and we will retain the commission earned when we placed the risk.

We would remind you that you are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

#### **Statement of Demands and Needs**

This personal accident insurance product is designed to meet the demands and needs of amateur sports clubs that wish to protect their members against the consequences of accidents whilst playing in, training for or travelling to a club fixture resulting in accidental; injury, death or disability. The level of cover you've chosen will dictate whether cover includes a weekly benefit in addition to the one-off lump sums.

This is a non-advised sale and no analysis of the market has been carried out on your behalf. Accordingly, this statement does not constitute advice or a personal recommendation.

#### **Privacy Statement**

We are a data controller and Our data protection officer is Richard Culley.

We act as Your agent and will collect data, including personal information and risk details, solely to enable us to obtain and provide insurance quotations, arrange and administer Your insurance. Data collected by us is contractual, and for Our legitimate business interests as an insurance broker and We will be unable to offer any quotation or insurance if You refuse to provide certain personal data, including health, financial and criminal records data which is collected under the lawful basis of public interest, where these would affect the provision of cover and/or performance of insurance contracts.

Your information will be held securely by us and shared with insurers, and anyone else involved in the normal course of arranging and administering Your insurance which could include reputable providers outside the EU, to enable them to provide accurate terms and they will also obtain data about You and your insurance history from various insurance anti-fraud databases, such as the Claims and Underwriting Exchange (CUE) as well as publicly available websites and credit referencing agencies.

We will not give anyone else any personal information except on Your instructions or authority, or where We are required to do so by law, or by virtue of Our regulatory requirements. Information about You and Your insurances will be held while you are a client and for a minimum of three years, and in certain circumstances up to six years, after expiry of your policies. Under the Data Protection Act data subjects have the right to see, and correct, personal information about them that We hold. Please write to our data protection officer at our usual office address if You wish to exercise Your rights or have a complaint about our use of Your data.

# Thank you from team



Our Commitment. Our Passion. Our Sport.







