



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,



A handwritten signature in dark ink that reads "K. Culley".

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,



A handwritten signature in dark ink that reads "Richard Culley".

Richard Culley
richard@sportsguard.co.uk

ADULT OPTIONS.

Minimum
Cover for
Adult teams

All premiums include
£7 per team administration fee

	Enhanced 50	Enhanced 75	Enhanced 100	Enhanced 150
	£86 per team	£125 per team	£170 per team	£220 per team
Benefit	Sum Insured	Sum Insured	Sum Insured	Sum Insured
Temporary total disablement - Employed persons only	£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	£150 per week Excess Period: 14 days Benefit Period: 52 weeks
Temporary total disablement - Unemployed persons only	£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
Death from accident - Accidental death	£30,000	£30,000	£30,000	£30,000
Funeral expenses - in the event of a death from accident claim	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
Permanent 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
Loss of;				
Sight in one or both eyes	£35,000	£35,000	£35,000	£35,000
Limbs, one or more	£35,000	£35,000	£35,000	£35,000
Speech	£35,000	£35,000	£35,000	£35,000
Internal organ	£8,750	£8,750	£8,750	£8,750
Hearing in one ear	£8,750	£8,750	£8,750	£8,750
Hearing in both ears	£35,000	£35,000	£35,000	£35,000
Emergency dental expenses	Up to £100	Up to £100	Up to £100	Up to £100
Snapped/ruptured achillies tendon or anterior cruciate ligament	£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
Emergency medical expenses	Up to £500	Up to £500	Up to £500	Up to £500
Fracture of a bone in the;				
Arms	£250	£250	£250	£250
Legs	£250	£250	£250	£250
Collarbone	£250	£250	£250	£250
Cheekbone	£250	£250	£250	£250
Jaw	£250	£250	£250	£250
Hands	£50	£50	£50	£50
Fingers	£50	£50	£50	£50
Feet	£50	£50	£50	£50
Toes	£50	£50	£50	£50
Ribs	£250	£250	£250	£250
Hip	£250	£250	£250	£250
Broken or damaged sports glasses - prescription glasses only	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
Facial & 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 practitioner	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

Continued overleaf...

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
£7 per team administration fee

Standard

£22
per team

Benefit	Sum Insured
Temporary total disablement - Employed persons only	£200 per month Excess Period: 14 days Benefit Period: 52 weeks
Temporary total disablement - Unemployed persons only	See below home assistance benefit
Death from natural causes	£10,000
Death from accident - Accidental death	£10,000
Funeral expenses - in the event of an Accidental Death claim	Up to £5,000
Permanent partial disablement	up to £50,000
Permanent total 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	£10,000
Loss of;	
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
Hearing in both ears	£100,000
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: 4 weeks
Emergency medical expenses	Up to £500
Fracture of a bone in the;	
Arms	£200
Legs	£200
Collarbone	£200
Cheekbone	£200
Jaw	£200
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
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

Continued overleaf...

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.

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.

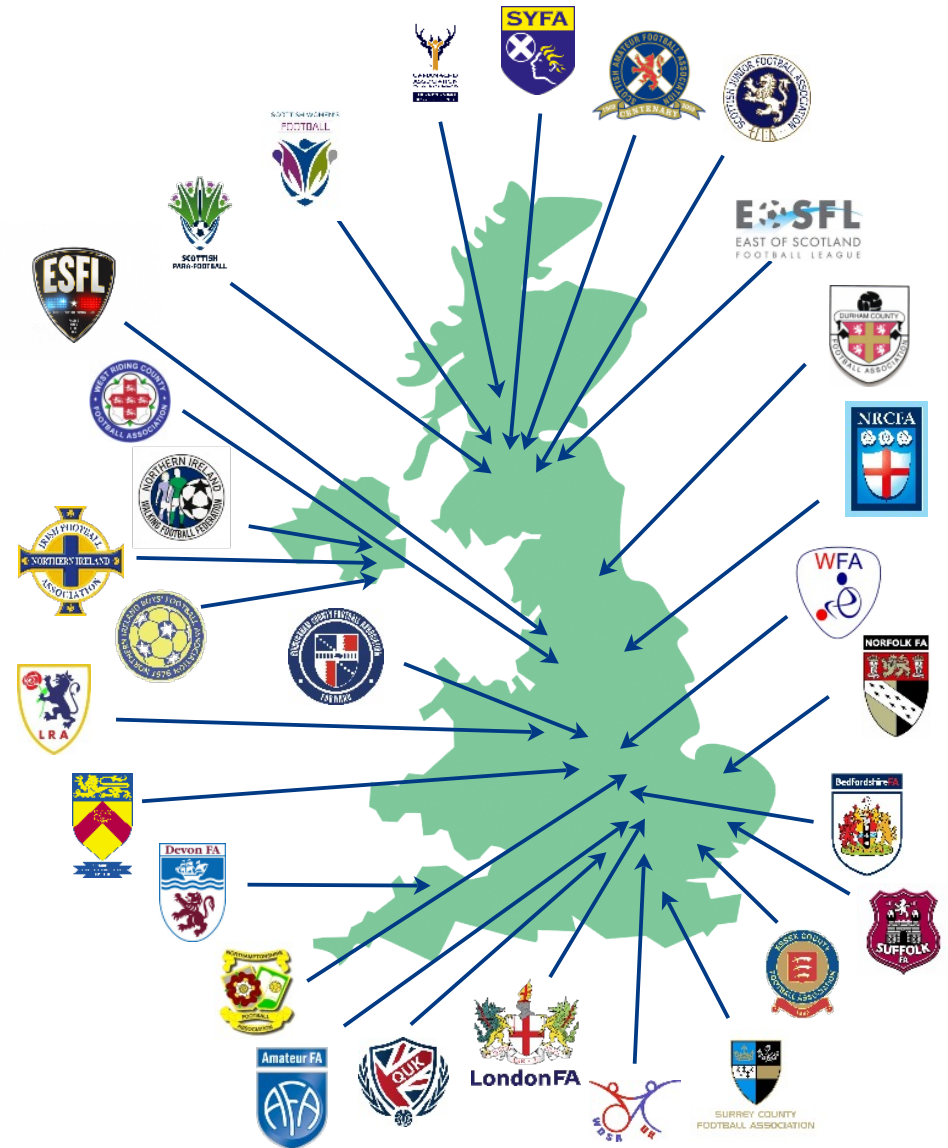
We have been providing personal accident insurance for 30 years and pride ourselves in our products and services. We created many of the now “standard” benefits in all amateur policies.

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.



+ 5 additional County FA's that are handled via an agent of ours.

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 Public Liability 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, 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.



Coverholder at

LLOYD'S



Sportsguard is a trading and product name of The Admin Bureau Ltd, Authorised and Regulated by the Financial Conduct Authority.