Category	Definition of Insured Persons
Α	Any Person between the ages of 18 and 65 who is enrolled on a FA approved coaching course
В	Any Person under the age of 18 who is enrolled on a FA approved coaching course.

Effective Time

Whilst an Insured Person is at any ground or premises in the United Kingdom and participating in activities necessary to fulfil the requirements for completion of the enrolled course

Category	Accidental Bodily Injury resulting in:	Maximum Limits per Insured Person
А	Death	£30,000
А	Permanent Total Disablement	£30,000
A	Permanent partial disablement	Up to £30,000
A	Loss of one or more Limbs	£30,000
А	Loss of Sight in One or Both Eyes	£30,000
A	Loss of Hearing in both ears	£30,000
A	Loss of Hearing in one ear	£7,500
А	Loss of Speech	£30,000
A	Loss of Internal Organ	£7,500
A	Rehabilitation and retraining expenses	Up to £2,500
A	Temporary Total Disablement	£400 per month
	Benefit Period	104 weeks
	Waiting Period	14 days
	Homehelp (temporary total disablement extension)	Includes being a full time house wife or house
		husband as an occupation
A	Rehabilitation and retraining expenses	Up to £2,500
A	Extra travel expenses (benefit period – 1 month)	£100
A	Hospitalisation benefit (benefit period – 3 months)	£20 per day
А	Emergency dental (pain relief) expenses	Up to £200
A	Broken bones (Legs, Foot, Collar, Arms, Jaw and/or Cheek, Skull, Hip	£200
A	Emergency medical expenses	Up to £500

Category	Accidental Bodily Injury resulting in:	Maximum Limits per Insured Person
В	Death	£10,000
В	Permanent Total Disablement	£50,000
В	Permanent Partial Disablement	Up to £50,000
В	Loss of one or more Limbs	£50,000
В	Loss of Sight in One or Both Eyes	£50,000
В	Loss of Hearing in both ears	£50,000
В	Loss of Hearing in one ear	£12,500
В	Loss of Speech	£50,000
В	Loss of Internal Organ	£12,500
В	Rehabilitation and retraining expenses	Up to £5,000
В	Emergency dental (pain relief) expenses	Up to £200
В	Emergency medical expenses	Up to £200
В	Broken bones (legs, arms, collar &/or cheek bone)	£200
В	Broken bones (fingers, toes, nose)	£75
В	Hospitalisation benefit (benefit period – 1 month)	£30 per day

	Services	Available
A & B	Helpline – Counselling	24/7
A & B	Helpline – Legal Advice	24/7

Aggregate Limit

 Per Event Overall:
 £2,000,000

 (This is the maximum amount that the insurer will pay per Event in total under this and any other policies issued by the Insurer to the Insured)

Endorsements

Endorsement 1 - Permanent Partial Disablement

- Compensation under Section B benefit 1 **Permanent Total Disablement** as shown in the Schedule is extended to include the following benefit subject to a maximum total of 100% in the aggregate.
- 1. Total loss of use of:

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- a. back or spine (excluding cervical) without cord involvement 40%
- b. neck or cervical spine without cord involvement 30%
- c. shoulder, elbow or wrist 25%
- d. hip, knee or ankle 20%
- 2. Loss of or total loss of use of:
- a. foot below the level of the ankle(talofibular joint) 50%
- b. thumb 20%
- c. one forefinger or big toe 15%
- d. any other finger 10%
- e. any other toe 4%

3. Benefit for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by the insurer of the degree of disability relative to this scale without reference to the **Insured Person's** occupation.

Provided that:

a. The total benefit payable shall not exceed 100% of the amount shown in the table of sums insured for each **Insured Person** in respect of any one Accident.

b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.

