



Bespoke Schemes by

Sportsguard

Our Commitment. Our Passion. Our Sport.

Club Information

Norfolk County Football Association

PERSONAL ACCIDENT.



Adult Cover - Bronze

£53.50 per team

All premiums Include £4.25 administration fee and 12% Insurance Premium Tax

No.	Benefit	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£30 per week Benefit Period: 104 weeks - Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£15 per week Benefit Period: 26 weeks - Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000
4	Accidental Death	£20,000
5	Funeral Expenses - in the event of an Accidental Death claim	up to £1,000
6	Permanent Disability - Including Permanent Total Disability	up to £40,000
7	Tetraplegia / Quadriplegia	£40,000
8	Triplegia / Paraplegia	£20,000
9	Disability Assistance Expenses	up to £5,000
10	Permanent Loss of sight, limbs, speech, organ	£20,000
11	Permanent Loss of hearing	Both Ears: £20,000 - One Ear: £8,000
12	Concussion	£2,500
13	Snapped / Ruptured Achillies Tendon, Anterior Cruciate Ligament	£250
14	Childcare Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
15	Chauffeur Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
16	Additional Travel Expenses	£25 per week - Benefit Period: 4 weeks
17	Emergency Medical Expenses	up to £500
18	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
19	Broken Bone - Hands, Fingers, Feet or Toes	£50
20	Broken Bone - Ribs	£50
21	Broken Bone - Hip	£150
22	Broken / Damaged Sports Glasses - prescription glasses only	up to £50
23	Dislocation - Hip, Knee, Shoulder or Elbow	£200
24	Facial & Bodily Scarring	up to £250
25	Hospital Benefit	£25 per night - Benefit Period: 30 nights
26	Damage to clothing by a medical practitioner	up to £50
27	Coma Benefit	£25 per day - Benefit Period: 365 days
28	Legal Advice or Counselling	Covered
29	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
30	Student Tutorial Benefit - for up to 26 weeks	up to £35 per week - Excess Period: 7 days
31	Workplace Retraining Expenses	up to £2,500
32	Academic Examination Re-take	up to £2,500
33	Medical Certification Expenses	up to £50

PERSONAL ACCIDENT.



Adult Cover - Silver

£80 per team

All premiums Include £4.25 administration fee and 12% Insurance Premium Tax

No.	Benefit	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£50 per week Benefit Period: 104 weeks - Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£20 per week Benefit Period: 26 weeks - Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000
4	Accidental Death	£20,000
5	Funeral Expenses - in the event of an Accidental Death claim	up to £1,000
6	Permanent Disability - Including Permanent Total Disability	up to £40,000
7	Tetraplegia / Quadriplegia	£40,000
8	Triplegia / Paraplegia	£20,000
9	Disability Assistance Expenses	up to £5,000
10	Permanent Loss of sight, limbs, speech, organ	£20,000
11	Permanent Loss of hearing	Both Ears: £20,000 - One Ear: £8,000
12	Concussion	£2,500
13	Snapped / Ruptured Achillies Tendon, Anterior Cruciate Ligament	£250
14	Childcare Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
15	Chauffeur Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
16	Additional Travel Expenses	£25 per week - Benefit Period: 4 weeks
17	Emergency Medical Expenses	up to £500
18	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
19	Broken Bone - Hands, Fingers, Feet or Toes	£50
20	Broken Bone - Ribs	£50
21	Broken Bone - Hip	£150
22	Broken / Damaged Sports Glasses - prescription glasses only	up to £50
23	Dislocation - Hip, Knee, Shoulder or Elbow	£200
24	Facial & Bodily Scarring	up to £250
25	Hospital Benefit	£25 per night - Benefit Period: 30 nights
26	Damage to clothing by a medical practitioner	up to £50
27	Coma Benefit	£25 per day - Benefit Period: 365 days
28	Legal Advice or Counselling	Covered
29	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
30	Student Tutorial Benefit - for up to 26 weeks	up to £35 per week - Excess Period: 7 days
31	Workplace Retraining Expenses	up to £2,500
32	Academic Examination Re-take	up to £2,500
33	Medical Certification Expenses	up to £50

PERSONAL ACCIDENT.



Adult Cover - Gold

£135 per team

All premiums Include £4.25 administration fee and 12% Insurance Premium Tax

No.	Benefit	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£100 per week Benefit Period: 104 weeks - Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£20 per week Benefit Period: 26 weeks - Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000
4	Accidental Death	£20,000
5	Funeral Expenses - in the event of an Accidental Death claim	up to £1,000
6	Permanent Disability - Including Permanent Total Disability	up to £40,000
7	Tetraplegia / Quadriplegia	£40,000
8	Triplegia / Paraplegia	£20,000
9	Disability Assistance Expenses	up to £5,000
10	Permanent Loss of sight, limbs, speech, organ	£20,000
11	Permanent Loss of hearing	Both Ears: £20,000 - One Ear: £8,000
12	Concussion	£2,500
13	Snapped / Ruptured Achillies Tendon, Anterior Cruciate Ligament	£250
14	Childcare Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
15	Chauffeur Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
16	Additional Travel Expenses	£25 per week - Benefit Period: 4 weeks
17	Emergency Medical Expenses	up to £500
18	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
19	Broken Bone - Hands, Fingers, Feet or Toes	£50
20	Broken Bone - Ribs	£50
21	Broken Bone - Hip	£150
22	Broken / Damaged Sports Glasses - prescription glasses only	up to £50
23	Dislocation - Hip, Knee, Shoulder or Elbow	£200
24	Facial & Bodily Scarring	up to £250
25	Hospital Benefit	£25 per night - Benefit Period: 30 nights
26	Damage to clothing by a medical practitioner	up to £50
27	Coma Benefit	£25 per day - Benefit Period: 365 days
28	Legal Advice or Counselling	Covered
29	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
30	Student Tutorial Benefit - for up to 26 weeks	up to £35 per week - Excess Period: 7 days
31	Workplace Retraining Expenses	up to £2,500
32	Academic Examination Re-take	up to £2,500
33	Medical Certification Expenses	up to £50

3.4 PERSONAL ACCIDENT.



Youth Cover

£19.50 per team

All premiums include £4.25 administration fee and 12% Insurance Premium Tax

No.	Benefit	Sum Insured
1	Life Insurance - death by natural causes	£10,000
2	Accidental Death	£10,000
3	Permanent Disability	up to £100,000
4	Tetraplegia / Quadriplegia	£100,000
5	Triplegia / Paraplegia	£50,000
6	Loss of sight, limbs, speech	£100,000
7	Loss of hearing - both ears	£100,000
8	Loss of hearing - one ear	£25,000
9	Loss of Internal Organ	£25,000
10	Snapped / Ruptured Achilles Tendon or Anterior Cruciate Ligament - requiring surgery	£250
11	Concussion	£10,000
12	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
13	Broken Bone - Hands or Feet (including fingers and toes)	£75
14	Dislocation - Hip, Knee, Shoulder or Elbow	£250
15	Coma Benefit	£30 per day Benefit Period: 365 days
16	Temporary Total Disablement (TTD) - Employed Club Officials Only	£200 per month Benefit Period: 52 weeks Excess Period: 14 days
17	Home Assistance Benefit - Unemployed Club Officials Only	£200 per month Benefit Period: 52 weeks Benefit Period: 14 days

The above cover is based on the minimum requirement set by The FA, which forms part of Rule 22 - letter dated 13/02/2017.

No.	Benefit	Sum Insured
1	Hospital Benefit	£25 per night - Benefit Period: 20 nights
2	Broken Bone - Hip	£150
3	Facial & Bodily Scarring	up to £250
4	Broken Bone - Ribs	£50
5	Damage to clothing by a medical practitioner	up to £50
6	Emergency Medical Expenses	up to £500
7	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
8	Broken / Damaged Sports Glasses - prescription glasses only	up to £50
9	Emergency Medical Expenses	up to £500

MORE BENEFITS INCLUDED



PUBLIC LIABILITY.

We have been providing public liability insurance since the mid-90's and at present we place our business at Lloyds of London 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

Premium £21 per club

Including Insurance Premium Tax

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



INTRODUCTION

We are proud to be working with our newly 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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