

Personal Accident Insurance - Youth teams

There have been no increases in the premiums required. The premiums for the 2019/20 season remain as per the premiums for the 2017/18 and 2018/19 season.

The Youth Personal Accident cover offered meets the minimum mandatory requirements of the FA and includes some valuable additions.

Mandatory minimum cover as defined by The FA	Life Insurance - death by natural causes	£10,000
	Accidental Death	£10,000
	Permanent Disability	up to £100,000
	Tetraplegia / Quadriplegia	£100,000
	Triplegia / Paraplegia	£50,000
	Loss of sight, limbs, speech	£100,000
	Loss of hearing - both ears	£100,000
	Loss of hearing - one ear	£25,000
	Loss of Internal Organ	£25,000
	Snapped / Ruptured Achilles Tendon or Anterior Cruciate Ligament - requiring surgery	£250
	Concussion	£10,000
	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
	Broken Bone - Hands or Feet (Including fingers and toes)	£75
	Dislocation - Hip, Knee, Shoulder or Elbow	£250
	Coma Benefit	£30 per day Benefit Period: 365 days
	Temporary Total Disablement (TTD) - Employed Club Officials Only	£200 per month Benefit Period: 52 weeks. Excess Period: 14 days
	Home Assistance Benefit - Unemployed Club Officials Only	£200 per month Benefit Period: 52 weeks. Benefit Period: 14 days
Our recommended additional covers	Hospital Benefit	£25 per night - Benefit Period: 30 nights
	Broken Bone - Hip	£150
	Facial & Bodily Scarring	up to £600
	Broken Bone - Ribs	£50
	Damage to clothing by a medical practitioner	up to £50
	Emergency Medical Expenses	up to £500
	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
	Broken / Damaged Sports Glasses - prescription glasses only	up to £50
	Emergency Medical Expenses	up to £500
2019/20 Premium, including 12% IPT and a £8 per team administration fee		U12's & below £25.00 U13's & above £31.00