

Group personal accident insurance

Referees, assessors, tutors, developers
and coaches. Summary of benefits
2023/24 season.



The benefits of a specialist approach

This personal accident product has been specifically created to meet the requirements of referees, assessors, and coaches.

When does cover apply and who is covered?

Registered referees, who have opted in to the insurance are covered whilst at any ground or premises in the UK whilst they are officiating in an agreed fixture, including travelling directly to and from such activities.

Registered coaches and tutors/developers, who have opted in to the insurance, are insured whilst at any ground or premises in the UK where they are providing a course, or an organised training session, including travelling directly to and from such activities.

Registered assessors/observers, mentors, and society members, who have opted in to the insurance, are insured whilst at any premises in the UK where there is an agreed fixture, including travelling directly to and from such activities.

When does the policy start and finish?

Details of the benefits can be found overleaf. This scheme operates from a set period each year - 1 July to 30 June inclusive. The premium and expiry date remain the same regardless of when someone joins the scheme. Premiums stated include Insurance Premium Tax at the applicable rate and is based on 12 months cover.

What are the main exclusions?

- Being a professional referee or coach.
- Suicide or deliberate self harm.
- Claims as a direct result of an insured person being a member of the armed forces.
- Any claim attributable either to arthritic or other degenerative conditions in joints, bones, muscles, tendons, or ligaments.
- Repetitive stress (strain) injury or syndrome.
- Influence of alcohol, solvents, drugs, or medication unless prescribed.
- Sickness or disease.
- Naturally occurring condition or gradually operating cause.
- Engaging in a criminal act, riot, or civil comotion.
- Temporary total disablement if the insured person has no paid usual occupation or if the insured persons' usual occupation is as a referee or assessor.

Please see the policy for full details of exclusions.



REQUIRE MORE INFORMATION?



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If someone becomes injured whilst participating in an association activity they can incur significant financial losses as a result. Personal accident insurance can help offset some of these unexpected expenses.

This insurance can provide a benefit if someone is injured in an accident and the payout can be a lump sum or a weekly amount.

Your demands and needs

This product is designed to meet the demands and needs of referees, coaches, tutors/developers, assessors/observers, mentors, and society members that wish to protect themselves against consequences of accidents. To confirm the operative time of the policy please see the “When does cover apply and who is covered” section. This statement does not constitute advice or a personal recommendation for our personal accident insurance products. Should you require advice please contact Marsh Sport.

Important policy notes:

The standard policy limits the maximum age limit is 75 years of age. For those between 75 and 80 years of age the policy will provide a reduced level of cover.

- TTD = Temporary Total Disablement (a monthly benefit).
- The TTD benefit does not apply to those individuals without paid employment or who are employed less than 16 hours per week or whose sole employment is football.
- There is no cover for professional referees, coaches and tutors/developers.
- Aggregate limit £2,000,000. This is the maximum amount that the insurer, AXA XL Underwriting Agencies Limited and AXA XL Insurance Company UK Limited, will pay per event in total under this and any other policies issued by AXA XL Underwriting Agencies Limited and AXA XL Insurance Company UK Limited.

The information provided is an illustration only and the premium includes Insurance Premium Tax. Exclusions and limitations apply. For full terms and conditions please read the policy wording, a copy of which is available from Marsh Sport.

			£5.24PP	
			STANDARD LIMITS	75 TO 80 YRS OF AGE LIMITS
1	Accidental death		£30,000	£3,000
2	Permanent Total Disablement - up to		£20,000	£3,000
3	Loss of One or More Limbs		£20,000	£3,000
4	Loss of Sight in One or Both Eyes		£20,000	£3,000
5	Loss of Speech		£20,000	£3,000
6	Loss of Hearing in Both Ears		£20,000	£3,000
7	Loss of Hearing in One Ear		£5,000	£625
8	Loss of Internal Organ		£5,000	£2,000
9	Tetraplegia/Quadriplegia		£100,000	£10,000
10	Triplegia/Paraplegia		£50,000	£5,000
11	Concussion (Long term) - up to		£10,000	£10,000
12	Miscarriage		£500	×
13	Temporary Total Disablement (TTD) ¹ 14 day waiting period, 24 month max. benefit period If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period		£400 per month	×
14	Home Help (TTD) ¹ - 14 day waiting period, 24 month max. benefit period		£400 per month	×
15	Student not in gainful employment ¹ - TTD Extension. 14 day waiting period, 2 month max. benefit period		£100 per month	×
16	Student Tutorial Benefit ¹ - TTD Extension. 7 day waiting period, 6 month max. benefit period		£140 per month	×
17	Broken Bones - Legs, Foot, Collar, Arms, Hip, Skull, Jaw and/or Cheek		£250	×
18	Primary Dislocation - Kneecap, Elbow, Shoulder or Hip		£250	×
19	Ruptured Achilles Tendon or Cruciate Ligament		£250	×
20	Emergency Medical Expenses - up to - Including X-rays and scans		£500	£500
21	Emergency Dental Expenses - up to - (pain relief)		£100	×
22	Dental Expenses - up to - (following an accident or assault)		£250	×
23	Extra Travelling Expenses - up to - 1 month max. benefit period. Includes hospital car park expenses.		£100	£100
24	Home/Car Adaptation - up to		£25,000	£10,000
25	Hospitalisation - (30 day max. benefit period)		£25 per day	£25 per day
26	Rehabilitation and Retraining - up to		£5,000	£2,500
27	Legal Advice and Counselling Helplines		24/7	24/7
28	Physiotherapy and/or chiropractic treatment ² - Up to - 75% of costs up to a maximum of £50 per week for up to 10 sessions		£500	×
29	Personal effects - up to (Excludes claims for under £25)		£100	£100
30	Medical Certification Expenses - up to		£50	£50

¹ Monthly benefits means the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.

² Physiotherapy benefit is only payable in the event of Bodily Injury which gives rise to a claim under items 13-19.



WHAT IT ALL MEANS YOUR AT-A-GLANCE GLOSSARY

Accidental and accidental

Means a single, sudden, unusual, and unexpected event, which occurs at an identifiable time and place during the period of insurance and effective time which causes bodily injury.

Accidental death

Death caused by accidental bodily injury and excludes death by an other cause.

Achilles tendon

A strong tendon joining the muscles in the calf of the leg to the bone of the heel.

Aggregate limit

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.

Benefit period

Means the maximum (but not necessarily consecutive) period for which benefits are payable in respect of any insured person for any one accident. The benefit period commences at the end of the waiting period, if any.

Bodily injury

Injury which is caused solely by accidental means and which independently of illness or any other cause occurs within 12 months from the date of the accident.

Broken bones

A lump sum benefit is paid if an accident occurs causing bodily injury and the insured person fractures one or more of the bones listed:

- 1 Leg, ankle and foot or kneecap.
- 2 Arm or hand and wrist.
- 3 Cheek bone.
- 4 Collar bone.
- 5 Jaw.
- 6 Skull.
- 7 Hip.

Concussion (long term)

Covers the insured person for forced retirement, subject to the concussion waiting period and up to but not exceeding the benefit amount stated in the policy.

The insurers will reimburse the insured person for:

- a The actual cost incurred for a professional or trades training program in which the insured person enrolls for the purpose of obtaining an alternative source of income provided such cost is incurred no later than five (5) years after the insured person's forced retirement.
- b Medical expenses of the insured person who obtains medical treatment from a legally qualified physician, physiotherapist, psychologist or psychiatrist when recommended by qualified medical practitioner; provided such cost is incurred no later than five (5) years after the insured person's forced retirement.
- c Cost of prescription drugs and medicines prescribed by a qualified medical practitioner arising out of and related to concussion provided such cost is incurred no later than five (5) years after the insured person's forced retirement.

Reimbursement shall only be made provided expenses are:

- a Incurred in the United Kingdom.
- b Incurred within five (5) years of the date of the insured person's forced retirement
- c Not for elective treatment; and
- d Supported by original receipts submitted to the Insurer as proof of claim.

Concussion waiting period

Means a period of one hundred and eighty (180) days from the date of the Forced Retirement.

Cruciate ligament

Means either of the cruciate ligaments of the knee, being the Anterior Cruciate Ligament (ACL) and the Posterior Cruciate Ligament (PCL). These ligaments are two strong rounded bands that extend from the head of the tibia to the intercondyloid notch of the femur.

Effective time (operative time)

The policy operates whilst at any ground or premises within the United Kingdom where there is an agreed affiliated fixture, organised training or association meeting and includes travelling directly to and from such activities.

Emergency dental (pain relief expenses)

External oral impact which results in damage to the insured person's teeth which necessitates immediate emergency pain relief. This does not cover any other procedure other than the relief of pain.

Emergency medical expenses

If an insured person incurs any additional reasonable emergency medical expenses for immediate and urgent treatment, the insurer will reimburse the insured person up to the amount shown in the policy.

Event

Means each and every individual loss or series of losses arising out of one event or one catastrophic accident during any one period of 72 hours which results in bodily injury, dismemberment, disability or death of insured persons.

Excess

An amount you pay towards a claim or that is deducted from the settlement.

Extra travelling expenses

Additional reasonable travel expenses incurred up to an amount provided per week for a maximum period of time as shown in the policy. Includes hospital parking fees.

Forced retirement

Means the permanent involuntary ending by the relevant sporting authority and a medical practitioner of an insured person's active participation in training and competition and their usual occupation as a result of a concussion.

Home/car adaptation and home relocation expenses

Where bodily injury results in quadriplegia or paraplegia, and the benefit for permanent total disablement becomes payable, insurers will also indemnify the policyholder for expenses incurred, up to the amount shown in the policy, for adapting the insured person's home or car or for relocating to another home to cater for the practical changes involved in living with the disablement.

Home help

Temporary total disablement cover includes insured persons whose occupations are as full time housewives or househusbands.

Hospitalisation

Payable for injuries independent of illness or any other cause, which results in their hospital confinement, within twelve calendar months from the date of the accident. Insurers will pay the insured person for each complete twenty-four hour period of such hospital confinement up to a maximum benefit as shown in the policy.

Insurance Premium Tax (IPT)

A levy that is a percentage of your premium applied by the government. The tax payable is shown as a separate charge on your documentation (Isle of Man and the Channel Islands are exempt from this tax). These insurance policies are exempt from VAT (Valued Added Tax).

Legal advice helpline

During the period of insurance the insured person may obtain personal legal advice over the telephone. The advice may include but is not limited to:

- a Advice where injury has been caused by the negligence of a third party.
- b Advice on employment issues including redundancy, bullying, harassment, unfair discrimination and retirement.

Loss of hearing

Total and irrecoverable deafness confirmed by audiometer and sound threshold tests.

Loss of internal organ

Total and permanent:

- a Loss by removal; or
- b Effective loss of use of one lung or one kidney, the spleen or the liver.

Loss of limb

In respect of:

- a An arm – amputation or complete and permanent loss of use at or above the wrist;
- b A leg – amputation or complete and permanent loss of use at or above the ankle (talo-tibial joint).

Loss of sight

To be deemed to have occurred:

- a In both eyes when the insured person's name has been added to the register of blind persons maintained by the government on the authority of a qualified ophthalmic specialist; or
- b In one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the insured Person is only able to see at 3 feet that which they should normally be able to see at 60 feet) and the insurers are satisfied that the condition is permanent and without expectation of recovery.

Loss of speech

Total and permanent loss of speech.

Medical certification expenses

If during a period of insurance an accident occurs during the effective time and causes bodily injury to an insured person resulting in a valid claim for permanent total disablement, permanent disabling injury and/or temporary total disablement, the insurer will pay up to the benefit amount specified in the schedule of benefits to reimburse costs incurred for the issuance of a medical certificate by a qualified medical practitioner.

Miscarriage

If the insured person suffers a miscarriage caused by bodily injury arising from an accident during the period of insurance and the effective time insurers will pay up to the benefit amount stated in the policy schedule. However, insurers will not pay if the miscarriage is as a result of the insured person's deliberate act or out of any other cause other than bodily injury.

Paraplegia

Shall mean complete paralysis of the lower half of the body including both legs which results in Permanent Total Disablement.

Period of insurance

The period between and inclusive of the dates shown from: and to: in the policy schedule commencing at 00.00 hours on the earliest date shown and expiring at midnight on the latest date shown.

Permanent disabling injury

Means loss of sight, loss of hearing, loss of speech, loss of limb or loss of internal organ.

Permanent partial disablement

A percentage of the permanent total disablement benefit will be paid relative to the level of disability:

- 1 Permanent total disablement 100%
- 2 Total loss of use of:
 - a Back or spine (excluding cervical) without cord involvement 40%.
 - b Neck/cervical spine without cord involvement 30%.
 - c Shoulder, elbow or wrist 25%.
 - d Hip, knee or ankle 20%.
- 3 Loss of or total loss of use of:
 - a Foot below the level of the ankle (talo tibular joint) 50%.
 - b Thumb 20%.
 - c One forefinger or big toe 15%.
 - d Any other finger 10%.
 - e Any other toe 4%.

Permanent total disablement (PTD)

Means disablement other than any permanent disabling injury which has lasted for at least 12 months from the date of the bodily injury and which in the insurers opinion is beyond hope of recovery and will in all probability continue for the remainder of the insured person's life and will prevent the insured person from engaging in or giving attention either to:

- a their usual occupation if in gainful employment
- b or if the insured person:
 - 1 is not in gainful employment.
 - 2 is employed solely as a footballer.
 - 3 has football as their main employment.
 - 4 is under 16 years of age or under 18 years of age and in full time education.

then insurers will make an assessment to ascertain if the insured person is unable to carry out a business function, schooling, profession or occupation for which the insured person is fitted by way of education or experience. In all cases permanent total disablement will be calculated on a medical assessment by Us or by an independent qualified medical practitioner appointed by insurers, and which results in the insured person's inability to perform, without assistance from another person, at least 2 of the following activities of daily living:

- Eating.
- Getting in and out of bed.
- Dressing and undressing.
- Toileting.
- Walking 200 metres on level ground.

All assessments will be judged on if the insured person will be permanently affected for the remainder of their life.

Personal effects

The Insurer will pay the insured person up to but not exceeding the benefit amount stated for accidental loss (excluding mysterious disappearance) or destruction of or damage to the insured person's

clothing or personal effects occurring within the effective time. The maximum amount payable is £100 in respect of any one insured person. The insurer will pay the insured person the value of the clothing or personal effects at the time of its loss or destruction, or the amount of the damage, or at the insurer's option will reinstate or replace such property or any part of such property.

The Insurer will not pay for:

- Any loss arising out of mysterious disappearance; or
- Any claims under £25; or
- Any amount exceeding GBP £100 per insured person; or
- For any electrical or technological items.

Physiotherapy cover

If an accident occurs during the period of insurance and effective time that causes bodily injury to an insured person and directly results in a valid:

- 1 Temporary total disablement claim
or
- 2 Broken bones claim
or
- 3 Primary dislocation claim
or
- 4 Ruptured achilles tendon and or cruciate ligament claim under this policy,

the insurer will pay the insured person 75% of the costs for each session of necessary physiotherapy and/or chiropractic treatment incurred within 12 months of bodily injury, up to a maximum of £50 per visit, for total of 10 sessions provided that the Insured person has a written referral from their general practitioner for physiotherapy arising from such bodily injury.

This cover does not apply if treatment has been received by the NHS or claimed for under a current private medical insurance or any other insurance policy.

Primary dislocation benefit

Primary dislocation means the first time an insured person has suffered a dislocation of the following joints:

- 1 Kneecap.
- 2 Elbow.
- 3 Hip.
- 4 Shoulder.

Quadriplegia/Tetraplegia

Shall mean complete paralysis of all four limbs which results in Permanent Total Disablement.

Qualified medical practitioner

Means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice other than:

- a An Insured Person
- b A relative or partner of an Insured Person

Rehabilitation and retraining

Where bodily injury results in the permanent total disablement benefit becoming payable for an insured person, insurers will indemnify the insured person up to £5,000 for reasonable costs incurred to rehabilitate and/or retrain the insured person for an alternative occupation, subject to insurer's prior written approval being obtained.

Student

An insured person who is in full time education and enrolled or attends classes at a school, college, or university.

Temporary total disablement (TTD)

Temporary disablement which entirely prevents the insured person from engaging in their usual occupation.

Triplegia

Means complete paralysis of three limbs which results in Permanent Total Disablement.

Usual occupation

The tasks, duties and other functions, which the insured person normally performs in connection with their paid employment for which they are engaged in 16 hours or more per week. Permanent total disablement (PTD) is paid when an injury prevents you from continuing your usual occupation.

Waiting period

A period at the beginning of a period of temporary total disablement during which benefits are not payable. (If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period).

Worldwide

The policy operates worldwide but excludes travel to a specific area against advice issued by the Foreign and Commonwealth Office.



A full copy of our wording is available from **Marsh Sport**





Other information

The capacity in which we are acting

POLICY TYPE	OUR MARKET SEARCH	WHO WE ARE ACTING FOR	DELEGATED AUTHORITY
Group Policy	We only use AXA XL Insurance Company UK Limited for this policy.	In sourcing insurances for you and in the event of a claim, we act as your agent. In placing insurances for you we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a “delegated authority” granted by the insurers which means that it acts as agent of the insurer and has authority to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf. We can only place this business under a delegated authority where we reasonably consider that this meets your insurance requirements.	Yes



Specialists in sport

We have dedicated teams across the UK offering insurance broking and risk management advice to the world of sport, entertainment and leisure industries. We are amongst the market leaders in the provision of insurance intermediary and risk management services in the sport sector. For more information Visit marshsport.co.uk.

About Marsh

Marsh is the world's leading insurance broker and risk advisor. With over 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: Marsh, Guy Carpenter, Mercer and Oliver Wyman. For more information, visit marsh.com, follow us on [LinkedIn](#) and [Twitter](#) or subscribe to [BRINK](#).

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