

Bespoke Schemes by



Our Commitment. Our Passion. Our Sport.

**Our bespoke scheme for  
Walking Football Teams & Clubs**

# 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 purple 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 purple ink that reads "Richard Culley".

**Richard Culley**

richard@sportsguard.co.uk

# ADULT OPTIONS.

All premiums include  
£7 per team administration fee

|  | Basic   | Enhanced 30  | Enhanced 50  |
|--|---|--|--|
|  | £30<br>per team                               | £50<br>per team  | £100<br>per team   |
| Benefit  | Sum Insured                                   | Sum Insured  | Sum Insured  |
| <b>Temporary total disablement</b> - Employed persons only             | Not Covered                                   | £30 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks | £50 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks |
| <b>Temporary total disablement</b> - Unemployed persons only           | Not Covered                                   | Not Covered  | Not Covered  |
| <b>Death from natural causes</b> - up to 55 years of age               | £10,000                                       | £10,000  | £10,000  |
| <b>Death from accident</b> - Accidental death                          | £10,000                                       | £10,000  | £10,000  |
| <b>Funeral expenses</b> - in the event of a death from accident claim  | Up to £1,000                                  | Up to £1,000   | Up to £1,000   |
| <b>Permanent partial disablement</b>                                   | Not Covered                                   | Not Covered  | Not Covered  |
| <b>Permanent total disablement</b>                                     | £25,000                                       | £25,000  | £25,000  |
| <b>Quadriplegia</b>  | £20,000                                       | £20,000  | £20,000  |
| <b>Paraplegia</b>  | £9,000  | £9,000   | £9,000   |
| <b>Disability assistance expenses</b>                                  | Up to £2,000                                  | Up to £2,000   | Up to £2,000   |
| <b>Rehabilitation retraining expenses</b>                              | Up to £2,000                                  | Up to £2,000   | Up to £2,000   |
| <b>Academic examination re-take</b>                                    | Up to £2,000                                  | Up to £2,000   | Up to £2,000   |
| <b>Concussion</b>  | £2,000  | £2,000   | £2,000   |
| <b>Loss of;</b>  |   |  |  |
| Sight in one or both eyes  | £25,000                                       | £25,000  | £25,000  |
| Limbs, one or more   | £25,000                                       | £25,000  | £25,000  |
| Speech   | £25,000                                       | £25,000  | £25,000  |
| Internal organ   | £2,000  | £2,000   | £2,000   |
| Hearing in one ear   | £2,000  | £2,000   | £2,000   |
| Hearing in both ears   | £4,000  | £4,000   | £4,000   |
| <b>Emergency dental expenses</b>                                       | Up to £100                                    | Up to £100   | Up to £100   |
| <b>Snapped/ruptured achillies tendon or anterior cruciate ligament</b> | £250  | £250   | £250   |
| <b>Additional travel expenses</b>                                      | Up to £25 per week<br>Benefit Period: 4 weeks | Up to £25 per week<br>Benefit Period: 4 weeks                      | Up to £25 per week<br>Benefit Period: 4 weeks                      |
| <b>Emergency medical expenses</b>                                      | Up to £500                                    | Up to £500   | Up to £500   |
| <b>Fracture of a bone in the;</b>                                      |   |  |  |
| Arms   | £150  | £150   | £150   |
| Legs   | £150  | £150   | £150   |
| Collarbone   | £150  | £150   | £150   |
| Cheekbone  | £150  | £150   | £150   |
| Jaw  | £150  | £150   | £150   |
| Hands  | £50   | £50  | £50  |
| Fingers  | £50   | £50  | £50  |
| Feet   | £50   | £50  | £50  |
| Toes   | £50   | £50  | £50  |
| Ribs   | £50   | £50  | £50  |
| Hip  | £150  | £150   | £150   |
| <b>Broken or damaged sports glasses</b> - prescription glasses only    | Up to £50                                     | Up to £50  | Up to £50  |
| <b>Dislocation of;</b>   |   |  |  |
| Hip  | £150  | £150   | £150   |
| Kneecap  | £150  | £150   | £150   |
| Shoulder   | £150  | £150   | £150   |
| Elbow  | £150  | £150   | £150   |
| <b>Facial &amp; bodily scarring</b>                                    | £300  | £300   | £300   |
| <b>Hospital benefit</b>  | £25 per night<br>Benefit Period: 10 nights    | £25 per night<br>Benefit Period: 10 nights                         | £25 per night<br>Benefit Period: 10 nights                         |
| <b>Damage to clothing by a medical practitioner</b>                    | Up to £50                                     | Up to £50  | Up to £50  |
| <b>Coma benefit</b>  | £25 per day<br>Benefit Period: 365 days       | £25 per day<br>Benefit Period: 365 days                            | £25 per day<br>Benefit Period: 365 days                            |
| <b>Legal advice</b>  | Covered                                       | Covered  | Covered  |

Continued overleaf...

# ADULT OPTIONS CONTINUED.

|   | Basic   | Enhanced 30   | Enhanced 50   |
|---|---|---|---|
| <b>Physiotherapy</b> - 50% of costs                 | Up to £40 per session<br>Benefit Period: 6 sessions | Up to £40 per session<br>Benefit Period: 6 sessions | Up to £40 per session<br>Benefit Period: 6 sessions |
| <b>Student tutorial benefit</b> - for up to 4 weeks | Not Covered   | Not Covered   | Not Covered   |
| <b>Medical certification expenses</b>               | Not Covered   | Not Covered   | Not Covered   |
| <b>Specialist consultant fees</b>                   | Not Covered   | Not Covered   | Not Covered   |
| <b>Pre-paid season or travel tickets</b>            | Not Covered   | Not Covered   | Not Covered   |
| <b>Childcare expenses</b>                           | Not Covered   | Not Covered   | Not Covered   |
| <b>Chauffeur expenses</b>                           | Not Covered   | Not Covered   | Not Covered   |
| <b>Home assistance benefits</b>                     | Not Covered   | Not Covered   | Not Covered   |

**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%
- Age limits that apply:
  - Death from natural causes up to 55 years of age.
  - All other benefits paid in full up to 85 years of age.

# WHY JOIN US?

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.

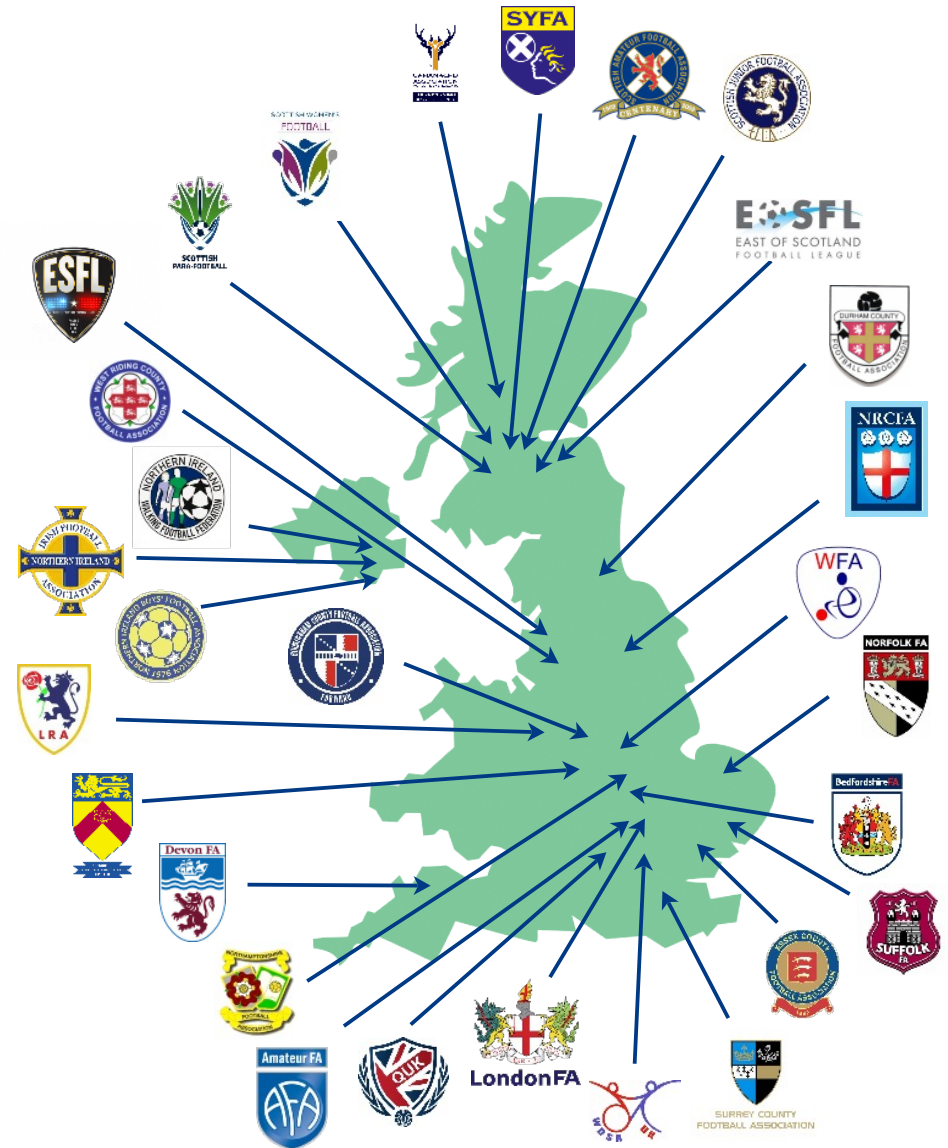
**We have been providing personal accident insurance for 30 years and pride ourselves in our products and services. We created many of the now "standard" benefits in all amateur policies.**

**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.

**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.