



Private & Confidential

**SPORTSGUARD &  
CUMBERLAND FA**

**CLUB INFORMATION**

Season 2024/25

## POLICY WORDING & CLAUSES

Your insurance policy contains terms which may be described as warranties, conditions precedent, subjectivities, conditions or exclusions.

**Regardless of how the terms of your policy are described you must always comply in full with the terms of your policy. If you do not, you risk being uninsured and not having your claims paid.**

It is important that you review all of the terms of your policy to understand the obligations they impose on you and what you need to do in order to comply. It is also important that you understand any limitations that apply to your cover.

**If you do not understand the obligations the terms of your policy impose upon you, or what you need to do in order to comply, or what is excluded from cover, please contact us.**

## INSURANCE PREMIUM TAX (IPT)

The premiums stated within this **Partnership Proposal** include insurance premium tax at the current rate of 12% (where applicable). Please be aware that the death from natural causes section is exempt from IPT. We will break down the premiums, IPT and administration fees on the quotation pages of the **Partnership Proposal**.

## 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 service 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 from our selected insurers.

**Fact: We strive to put our customers first, sport is our passion and our future.**



## PERSONAL ACCIDENT SECTION – ADULT COVERS

Gross Premium	Enhanced	
Inclusive of IPT and administration fee	Enhanced includes all the benefits listed plus whichever option you select below.	
Temporary total disablement 14-day excess period, 104 weeks max. benefit period	Choice of £50 / £75 / £100 / £125 / £150 per week	<b>Enhanced 50</b> <b>£50 per week</b> paid for accidental injuries that sign your players off of work. <hr/> <b>£86</b> per team
50% of the sum insured payable to those without gainful employment, up to £20 per week, 26 weeks benefit period		
Death from natural causes	£10,000	<b>Enhanced 75</b> <b>£75 per week</b> paid for accidental injuries that sign your players off of work. <hr/> <b>£125</b> per team
Death from accident	£30,000	
Funeral expenses up to	£5,000	<b>Enhanced 100</b> <b>£100 per week</b> paid for accidental injuries that sign your players off of work. <hr/> <b>£170</b> per team
Permanent partial disablement up to	£30,000	
Permanent total disablement	£50,000	<b>Enhanced 125</b> <b>£125 per week</b> paid for accidental injuries that sign your players off of work. <hr/> <b>£195</b> per team
Quadriplegia	£100,000	
Paraplegia	£50,000	<b>Enhanced 150</b> <b>£150 per week</b> paid for accidental injuries that sign your players off of work. <hr/> <b>£220</b> per team
Disability assistance expenses up to	£10,000	
Rehabilitation retraining expenses up to	£2,500	
Academic examination re-take up to	£2,500	
Concussion	£10,000	
Loss of sight in one or both eyes	£35,000	
Loss of limbs, one or more	£35,000	
Loss of speech	£35,000	
Loss of internal organ	£35,000	
Loss of hearing in one ear	£7,500	
Loss of hearing in both ears	£30,000	
Emergency dental expenses up to	£125	
Snapped/ruptured Achillies Tendon, ACL, PCL or MCL	£250	
Additional travel expenses up to 4 weeks benefit period	£25 per week	
Emergency medical expenses up to	£500	
Fracture of a bone in the arms, legs, collar, cheek, jaw, hip, skull, spine	£250	
Fracture of a bone in the hand, foot or ribs	£50	
Fracture of a bone in the fingers or toes	£50	
Broken or damaged sports glasses (prescription glasses only) up to	£50	
Dislocation of hip, kneecap, shoulder or elbow	£250	
Facial & bodily scarring	£600	
Hospital benefit 30 nights benefit period	£25 per night	
Damage to clothing by a medical practitioner up to	£50	
Coma benefit 365 days benefit period	£25 per day	
Legal advice	Covered	
Physiotherapy (50% of costs) up to 6 sessions benefit period	£40 per session	
Student tutorial benefit up to 7-day excess period, 4 weeks benefit period	£35 per week	
Medical certification expenses up to	£50	
Specialist consultant fees up to	£200	
Pre-paid season or travel tickets up to	£200	
Childcare expenses up to 14-day excess period, 4 weeks benefit period	£400 per month	
Chauffeur expenses up to 14-day excess period, 4 weeks benefit period	£400 per month	

**Pricing adjustments for "Summer League Teams":** Enhanced 50 - £52 per team, Enhanced 75 - £75 per team, Enhanced 100 - £102 per team and Enhanced 150 - £132 per team

## PERSONAL ACCIDENT SECTION – YOUTH COVERS

	Silver	Gold
<b>Gross Premium</b> Inclusive of IPT and administration fee	<b>£22</b> per team	<b>£24</b> per team
Temporary total disablement for coaches & officials 14-day excess period, 52 weeks benefit period	£200 per month	£200 per month
50% of the sum insured payable to those without gainful employment, up to £20 per week, 26 weeks benefit period		
Home assistance benefits up to 14-day excess period, 52 weeks benefit period	£200 per month	£200 per month
Death from natural causes	£10,000	£10,000
Death from accident	£20,000	£30,000
Funeral expenses up to	x	£5,000
Permanent partial disablement up to	£25,000	£50,000
Permanent total disablement	£100,000	£100,000
Quadriplegia	£100,000	£100,000
Paraplegia	£50,000	£50,000
Disability assistance expenses up to	£10,000	£25,000
Rehabilitation retraining expenses up to	£2,500	£5,000
Academic examination re-take up to	£500	£2,500
Concussion	£10,000	£10,000
Loss of sight in one or both eyes	£100,000	£100,000
Loss of limbs, one or more	£100,000	£100,000
Loss of speech	£100,000	£100,000
Loss of internal organ	£25,000	£25,000
Loss of hearing in one ear	£25,000	£25,000
Loss of hearing in both ears	£100,000	£100,000
Emergency dental expenses up to	£150	£200
Snapped/ruptured Achilles Tendon, ACL, PCL or MCL	£250	£250
Additional travel expenses up to 4 weeks benefit period	x	£25 per week
Emergency medical expenses up to	£250	£500
Fracture of a bone in the arms, legs, collar, cheek, jaw, hip, skull, spine	£200	£250
Fracture of a bone in the hand, foot or ribs	£75	£100
Fracture of a bone in the fingers or toes	£75	£100
Broken or damaged sports glasses (prescription glasses only) up to	£50	£75
Dislocation of hip, kneecap, shoulder or elbow	£250	£250
Facial & bodily scarring	£600	£600
Hospital benefit 30 nights benefit period	£30 per night	£30 per night
Damage to clothing by a medical practitioner up to	£50	£100
Coma benefit 365 days benefit period	£30 per day	£30 per day
Legal advice	Covered	Covered
Physiotherapy (50% of costs) up to 6 sessions benefit period	£40 per session	£40 per session
Student tutorial benefit up to 7-day excess period, 4 weeks benefit period	x	£35 per week
Medical certification expenses up to	£50	£50
Specialist consultant fees up to	x	£200
Pre-paid season or travel tickets up to	x	£200
Childcare expenses up to 14-day excess period, 4 weeks benefit period	x	£400 per month
Chauffeur expenses up to 14-day excess period, 4 weeks benefit period	x	£400 per month

## PERSONAL ACCIDENT SECTION - WALKING FOOTBALL COVER

	WF Basic	WF Enhanced 30	WF Enhanced 50
<b>Gross Premium</b> Inclusive of IPT and administration fee	<b>£30</b> per team	<b>£50</b> per team	<b>£100</b> per team
Temporary total disablement for coaches & officials 14-day excess period, 52 weeks benefit period	x	£30 per week	£50 per week
50% of the sum insured payable to those without gainful employment, up to £20 per week, 26 weeks benefit period			
Death from natural causes	£10,000	£10,000	£10,000
Death from accident	£10,000	£10,000	£10,000
Funeral expenses up to	£1,000	£1,000	£1,000
Permanent total disablement	£25,000	£25,000	£25,000
Quadriplegia	£20,000	£20,000	£20,000
Paraplegia	£9,000	£9,000	£9,000
Disability assistance expenses up to	£2,000	£2,000	£2,000
Rehabilitation retraining expenses up to	£2,000	£2,000	£2,000
Academic examination re-take up to	£2,000	£2,000	£2,000
Concussion	£2,000	£2,000	£2,000
Loss of sight in one or both eyes	£25,000	£25,000	£25,000
Loss of limbs, one or more	£25,000	£25,000	£25,000
Loss of speech	£25,000	£25,000	£25,000
Loss of internal organ	£2,000	£2,000	£2,000
Loss of hearing in one ear	£2,000	£2,000	£2,000
Loss of hearing in both ears	£4,000	£4,000	£4,000
Emergency dental expenses up to	£100	£100	£100
Snapped/ruptured Achilles Tendon, ACL, PCL or MCL	£250	£250	£250
Additional travel expenses up to 4 weeks benefit period	£25 per week	£25 per week	£25 per week
Emergency medical expenses up to	£500	£500	£500
Fracture of a bone in the arms, legs, collar, cheek, jaw, hip, skull, spine	£150	£150	£150
Fracture of a bone in the hand, foot or ribs	£50	£50	£50
Fracture of a bone in the fingers or toes	£50	£50	£50
Broken or damaged sports glasses (prescription glasses only) up to	£50	£50	£50
Dislocation of hip, kneecap, shoulder or elbow	£150	£150	£150
Facial & bodily scarring	£300	£300	£300
Hospital benefit 30 nights benefit period	£25 per night	£25 per night	£25 per night
Damage to clothing by a medical practitioner up to	£50	£50	£50
Coma benefit 365 days benefit period	£25 per day	£25 per day	£25 per day
Physiotherapy (50% of costs) up to 6 sessions benefit period	£40 per session	£40 per session	£40 per session

## PERSONAL ACCIDENT SECTION – REFEREES COVER

	Standard
<b>Gross Premium</b> Inclusive of IPT and administration fee	<b>£5</b> per person
<b>Temporary total disablement</b> 14-day excess period, 52 weeks benefit period	£100 per week
50% of the sum insured payable to those without gainful employment, up to £20 per week, 26 weeks benefit period	
Death from accident	£15,000
Funeral expenses up to	£2,000
Permanent partial disablement up to	£10,000
Permanent total disablement	£30,000
Quadriplegia	£30,000
Paraplegia	£15,000
Disability assistance expenses up to	£5,000
Rehabilitation retraining expenses up to	£2,500
Academic examination re-take up to	£2,500
Concussion	£5,000
Loss of sight in one or both eyes	£15,000
Loss of limbs, one or more	£15,000
Loss of speech	£15,000
Loss of internal organ	£5,000
Loss of hearing in one ear	£6,000
Loss of hearing in both ears	£15,000
Emergency dental expenses up to	£100
Snapped/ruptured Achillies Tendon, ACL, PCL or MCL	£250
Additional travel expenses up to 4 weeks benefit period	£25 per week
Emergency medical expenses up to	£500
Fracture of a bone in the arms, legs, collar, cheek, jaw, hip, skull, spine	£200
Fracture of a bone in the hand, foot or ribs	£50
Fracture of a bone in the fingers or toes	£50
Broken or damaged sports glasses (prescription glasses only) up to	£50
Dislocation of hip, kneecap, shoulder or elbow	£200
Facial & bodily scarring	£400
Hospital benefit 30 nights benefit period	£25 per night
Damage to clothing by a medical practitioner up to	£50
Coma benefit 365 days benefit period	£30 per day
Legal advice	Covered
Physiotherapy (50% of costs) up to 6 sessions benefit period	£40 per session

## PERSONAL ACCIDENT SECTION – CONTINUED...

**Please read the following additional details applicable to the personal accident section:**

- Subject to policy terms, conditions and exclusions.
- A copy of the policy wording is available on request.
- Insurance premium tax is only applicable to some parts of the overall premium. We have shown the breakdown of premium and administration fees within this document on the quotation page.
- The policy covers registered members of each team, including players, committee members and club officials.
- It is important that the needs of all players are met, so the different options available should be discussed and considered.

## WHAT IS PERSONAL ACCIDENT INSURANCE

If one of your members is injured whilst participating for your insured team, they could incur financial losses. A good level of personal accident insurance can help with this financial difficulty. We have a range of options available to you and your members and the benefits can vary from a set amount per day for a hospital stay or a lump sum benefit for a broken leg or permanent disability. We also have options to include temporary total disablement, commonly referred to as a weekly benefit, which is paid for every week that your member is unable to go about their usual occupation due to their injury.

Please be aware that personal accident insurance is not an income replacement policy. Whilst having a good level of personal accident insurance is beneficial to your members. Not all of your members needs will be met. If any members require higher cover for accidents and/or illnesses or 24/7 cover then this policy will not be suitable for their needs.

## WHEN DOES THIS POLICY START AND EXPIRE

The group policy will have a common start date for all members. Your individual cover under the group policy will commence on 1 July or the date your affiliation/insurance membership is approved, whichever is the later. The group policy will have a common expiry date of 30 June each year, irrespective of your joining date.

## NOTIFYING YOUR MEMBERS

We would like to formally request that you make these documents available to your players and members before they participate for the club – players should be aware of the coverage they have through their membership to the club in the event they need to make a claim and rely on this policy.



# PUBLIC LIABILITY, PROFESSIONAL INDEMNITY & OTHER LIABILITIES COVER SECTION

**We have been providing public liability insurance since the mid-90's and presently place business with our trusted working partners, 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.

Standard	
Gross Premium Inclusive of IPT and administration fee	£26 per club
Retroactive date (i.e. no cover prior to)	01-May-15
Public liability	GBP 10,000,000 any one occurrence
Excess(s)	GBP 150 each and every claim for damage to Third Party Property; or GBP 25 in respect of each and every claim for damage to glass/windows up to GBP 2,000; or GBP 150 in respect of each and every claim for damage to glass/windows over GBP 2,000
Products liability	GBP 10,000,000 in the aggregate
Excess(s)	GBP 150 each and every claim for damage to Third Party Property; or GBP 25 in respect of each and every claim for damage to glass/windows up to GBP 2,000; or GBP 150 in respect of each and every claim for damage to glass/windows over GBP 2,000
Player legal defence costs	GBP 250,000
Excess(s)	GBP 150 each and every claim
Professional indemnity	GBP 10,000,000
Excess(s)	GBP 100 each and every claim
Employers' liability	GBP 10,000,000 any one occurrence and in the aggregate
Excess(s)	GBP 250 each and every claim
Management liability	GBP 5,000,000 any one occurrence and in the aggregate
Excess(s)	GBP 150 each and every claim
Abuse	GBP 1,000,000 any one occurrence and in the aggregate
Excess(s)	GBP 150 each and every claim

**Please read the following additional details applicable to the public liability, professional indemnity & other liabilities cover section:**

- Subject to policy terms, conditions and exclusions.
- A copy of the policy wording is available on request.
- Insurance premium tax is only applicable to some parts of the overall premium. We have shown the breakdown of premium and administration fees within this document on the quotation page.

## DEMANDS & NEEDS STATEMENTS

### **FOR PERSONAL ACCIDENT SECTION ONLY**

From the information you have provided we have identified your demands and needs as those looking for personal accident insurance for protection in the event of an accident resulting in injury sustained whilst participating in your approved sporting activity.

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. Standard age limit of 75 years applies to all benefits, except where covers are prefixed with either 'Walking Football' or 'WF' then age limit of 85 years applies.

We have not provided any recommendation as to the cover you should take, and the chosen product has been selected by you based on the information supplied, by proceeding you confirm that you understand the cover provided and accept the terms. Full details of the policy terms and conditions are available on request.

You must take reasonable care not to make a misrepresentation to your insurer. If you deliberately or carelessly misinform your insurer, this could mean that part or all of a claim may not be paid.

### **FOR DEATH FROM NATURAL CAUSES SECTION ONLY**

From the information you have provided we have identified your demands and needs as those looking for death from natural causes insurance for cover in the event of a sudden onset illness resulting in death whilst participating in your approved sporting activity for players and officials up to 55 years of age.

We have not provided any recommendation as to the cover you should take, and the chosen product has been selected by you based on the information supplied, by proceeding you confirm that you understand the cover provided and accept the terms. Full details of the policy terms and conditions are available on request.

You must take reasonable care not to make a misrepresentation to your insurer. If you deliberately or carelessly misinform your insurer, this could mean that part or all of a claim may not be paid.

### **FOR PUBLIC LIABILITY, PROFESSIONAL INDEMNITY & OTHER LIABILITIES SECTION ONLY**

From the information you have provided we have identified your demands and needs as those looking for public liability, professional indemnity and other liabilities insurance to indemnify you against legal costs and damages arising out of claims for third party injury or third-party damage claims.

In accordance with policy terms and conditions public liability, professional indemnity and other liabilities insurance provides you with cover for claims arising for damages and legal costs as a result of a third-party injury or damage. Cover is also provided for products sold and supplied. This policy includes retrospective cover from 1<sup>st</sup> May 2015, if you require a longer retrospective cover, this product may not be suitable for your needs.

We have not provided any recommendation as to the cover you should take, and the chosen product has been selected by you based on the information supplied, by proceeding you confirm that you understand the cover provided and accept the terms. Full details of the policy terms and conditions are available on request.

You must take reasonable care not to make a misrepresentation to your insurer. If you deliberately or carelessly misinform your insurer, this could mean that part or all of a claim may not be paid.

## PRIVACY STATEMENT

We are a data controller, and our data protection officer is Michael Culley. You can contact Michael directly by emailing [michael@sportsguard.co.uk](mailto:michael@sportsguard.co.uk)

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.

## DUTY OF DISCLOSURE

**PLEASE READ CAREFULLY:** You have a duty under the Insurance Act 2015 to make a fair presentation of the risk to insurers. This duty applies when you take out your insurance cover, throughout the life of your policy, and when you renew your insurance.

The Act includes a need for you to undertake a reasonable search for material information which is known, or ought reasonably to be known, by your company's principals, directors, senior management (i.e. anyone playing a significant role in making business decisions in your firm) and staff responsible for insurance. You should advise us of any particular concerns which led you to seek insurance cover and any special or unusual facts relating to the risk.

You must ensure that all material statements of fact are substantially correct and not misleading, and any material information which is a matter of expectation or belief (e.g. an estimate or forecast) is provided in good faith. Failure to disclose any material information or change in circumstances to your insurers which could influence the cost, or their decision to accept your insurance, could mean that your policy could be invalidated or cancelled without refund, or that part or all of a claim may not be paid.

**END OF DOCUMENT**