



Bespoke Schemes by



Our Commitment. Our Passion. Our Sport.

# Essex FA Insurance Scheme Information

# 1 ABOUT US.

**We have been developing our partnership with our clients for over 25 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 25 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 the 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,



**Richard Culley**

Director of The Admin Bureau Ltd incorporating Sportsguard



## Contents

About Us

1

Adult PA Cover

2

Youth PA Cover

3

Public Liability

4

Why Join Us?

5

# 2

# ADULT TEAM COVER.



Including administration fee of £6 and insurance premium tax at 12%

No.	Benefit	Sum Insured
1	<b>Life Insurance</b> - death by natural causes	£10,000
2	<b>Accidental Death</b>	£30,000
3	<b>Funeral Expenses</b> - in the event of an Accidental Death claim	up to £5,000
4	<b>Permanent Disability</b> - Including Permanent Total Disability	up to £50,000
5	<b>Tetraplegia / Quadriplegia</b> - Included within item 4	£100,000
6	<b>Triplegia / Paraplegia</b> - Included within item 4	£50,000
7	<b>Disability Assistance Expenses</b>	up to £10,000
8	<b>Permanent Loss of sight, limbs, speech, organ</b>	£35,000
9	<b>Permanent Loss of hearing</b>	Both Ears: £30,000 - One Ear: £7,500
10	<b>Emergency Dental Expenses</b>	up to £100
11	<b>Snapped / Ruptured Achillies Tendon, Anterior Cruciate</b>	£250
12	<b>Additional Travel Expenses</b>	£25 per week - Benefit Period: 4 weeks
13	<b>Emergency Medical Expenses</b>	up to £500
14	<b>Broken Bone</b> - Arms, Legs, Collarbone, Cheekbone or Jaw	£250
15	<b>Broken Bone</b> - Hands, Fingers, Feet or Toes	£50
16	<b>Broken Bone</b> - Ribs	£50
17	<b>Broken Bone</b> - Hip	£250
18	<b>Broken / Damaged Sports Glasses</b> - prescription glasses only	up to £50
19	<b>Dislocation</b> - Hip, Knee, Shoulder or Elbow	£250
20	<b>Facial &amp; Bodily Scarring</b>	up to £600
21	<b>Hospital Benefit</b>	£25 per night - Benefit Period: 30 nights
22	<b>Damage to clothing by a medical practitioner</b>	up to £50
23	<b>Coma Benefit</b>	£25 per day - Benefit Period: 365 days
24	<b>Legal Advice or Counselling</b>	Covered
25	<b>Physiotherapy</b> - 50% of costs for up to 6 sessions	up to £40 per session
26	<b>Student Tutorial Benefit</b> - for up to 26 weeks	up to £35 per week - Excess Period: 7 days
27	<b>Workplace Retraining Expenses</b>	up to £2,500
28	<b>Academic Examination Re-take</b>	up to £2,500
29	<b>Medical Certification Expenses</b>	up to £50
30	<b>Concussion</b>	£10,000

## Basic Cover

**£10 per team**

(+ £8 contribution from Essex FA)

## Excellence 30

In addition to items listed under "Basic Cover" we will also include:

Temporary total disablement (Weekly Benefit) of: **£30 per week**

Benefit period: 52 weeks - Excess period: 14 days

**Total: £46 per team (+ £8 contribution from Essex FA)**

## Excellence 50 (NLS Step 5 minimum)

In addition to items listed under "Basic Cover" we will also include:

Temporary total disablement (Weekly Benefit) of: **£50 per week**

Benefit period: 52 weeks - Excess period: 14 days

**Total: £68 per team (+ £8 contribution from Essex FA)**

## Excellence 75

In addition to items listed under "Basic Cover" we will also include:

Temporary total disablement (Weekly Benefit) of: **£75 per week**

Benefit period: 52 weeks - Excess period: 14 days

**Total: £98 per team (+ £8 contribution from Essex FA)**

## Excellence 100

In addition to items listed under "Basic Cover" we will also include:

Temporary total disablement (Weekly Benefit) of: **£100 per week**

Benefit period: 52 weeks

Excess period: 14 days

**Total: £120.50 per team (+ £8 contribution from Essex FA)**

## Excellence 150

In addition to items listed under "Basic Cover" we will also include:

Temporary total disablement (Weekly Benefit) of: **£150 per week**

Benefit period: 52 weeks

Excess period: 14 days

**Total: £168.50 per team (+ £8 contribution from Essex FA)**

# 3 YOUTH TEAM COVER.



## Youth Cover

**£10 per team**

(+ £8 contribution from Essex FA)

Including administration fee of £6 and insurance premium tax at 12%

No.	Benefit	Sum Insured
1	<b>Life Insurance</b> - death by natural causes	£10,000
2	<b>Accidental Death</b>	£30,000
3	<b>Funeral Expenses</b> - in the event of an Accidental Death claim	up to £5,000
4	<b>Permanent Disability</b> - Including Permanent Total Disability	up to £50,000
5	<b>Tetraplegia / Quadriplegia</b> - Included within item 4	£100,000
6	<b>Triplegia / Paraplegia</b> - Included within item 4	£50,000
7	<b>Disability Assistance Expenses</b>	up to £10,000
8	<b>Permanent Loss of sight, limbs, speech, organ</b>	£100,000
9	<b>Permanent Loss of hearing</b>	Both Ears: £100,000 - One Ear: £25,000
10	<b>Emergency Dental Expenses</b>	up to £200
11	<b>Snapped / Ruptured Achillies Tendon, Anterior Cruciate</b>	£250
12	<b>Additional Travel Expenses</b>	£25 per week - Benefit Period: 4 weeks
13	<b>Emergency Medical Expenses</b>	up to £500
14	<b>Broken Bone</b> - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
15	<b>Broken Bone</b> - Hands, Fingers, Feet or Toes	£75
16	<b>Broken Bone</b> - Ribs	£50
17	<b>Broken Bone</b> - Hip	£200
18	<b>Broken / Damaged Sports Glasses</b> - prescription glasses only	up to £75
19	<b>Dislocation</b> - Hip, Knee, Shoulder or Elbow	£250
20	<b>Facial &amp; Bodily Scarring</b>	up to £600
21	<b>Hospital Benefit</b>	£30 per night - Benefit Period: 30 nights
22	<b>Damage to clothing by a medical practitioner</b>	up to £100
23	<b>Coma Benefit</b>	£30 per day - Benefit Period: 365 days
24	<b>Legal Advice or Counselling</b>	Covered
25	<b>Physiotherapy</b> - 50% of costs for up to 6 sessions	up to £40 per session
26	<b>Student Tutorial Benefit</b> - for up to 26 weeks	up to £35 per week - Excess Period: 7 days
27	<b>Workplace Retraining Expenses</b>	up to £5,000
28	<b>Academic Examination Re-take</b>	up to £2,500
29	<b>Medical Certification Expenses</b>	up to £50



# 4 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.

Men’s Football up to Step 5.

## Public Liability Scheme

**£20 per club**

Including Insurance Premium Tax at 12%

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
Directors & Officers Liability	Up to GBP 5,000,000
Abuse	Up to GBP 1,000,000



## 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**



Sportsguard is a trading and product name of The Admin Bureau Ltd, Authorised and Regulated by the Financial Conduct Authority.