

# REFEREE SCHEME.

## Referee Scheme

**£4  
per referee**

Benefit	Sum Insured
<b>Temporary total disablement - Employed persons only</b>	£50 per week Excess Period: 14 days Benefit Period: 52 weeks
<b>Temporary total disablement - Unemployed persons only</b>	£20 per week Excess Period: 14 days Benefit Period: 26 weeks
<b>Death from natural causes</b>	£10,000
<b>Death from accident - Accidental death</b>	£30,000
<b>Funeral expenses - in the event of a death from accident claim</b>	Up to £5,000
<b>Permanent partial disablement</b>	Not Covered
<b>Permanent total disablement</b>	£50,000
<b>Quadriplegia</b>	£100,000
<b>Paraplegia</b>	£50,000
<b>Disability assistance expenses</b>	Up to £10,000
<b>Rehabilitation retraining expenses</b>	Up to £2,500
<b>Academic examination re-take</b>	Up to £2,500
<b>Concussion</b>	£10,000
<b>Loss of;</b>	
Sight in one or both eyes	£35,000
Limbs, one or more	£35,000
Speech	£35,000
Internal organ	£35,000
Hearing in one ear	£7,500
Hearing in both ears	£30,000
<b>Emergency dental expenses</b>	Up to £100
<b>Snapped/ruptured achillies tendon or anterior cruciate ligament</b>	£250
<b>Additional travel expenses</b>	Up to £25 per week Benefit Period: 4 weeks
<b>Emergency medical expenses</b>	Up to £500
<b>Fracture of a bone in the;</b>	
Arms	£250
Legs	£250
Collarbone	£250
Cheekbone	£250
Jaw	£250
Hands	£50
Fingers	£50
Feet	£50
Toes	£50
Ribs	£50
Hip	£250
<b>Broken or damaged sports glasses - prescription glasses only</b>	Up to £50
<b>Dislocation of;</b>	
Hip	£250
Kneecap	£250
Shoulder	£250
Elbow	£250
<b>Facial &amp; bodily scarring</b>	£600
<b>Hospital benefit</b>	£25 per night Benefit Period: 30 nights
<b>Damage to clothing by a medical practitioner</b>	Up to £50
<b>Coma benefit</b>	£25 per day Benefit Period: 365 days
<b>Legal advice</b>	Covered

Continued overleaf...

# REFEREE SCHEME CONTINUED.

	Referee Scheme
<b>Physiotherapy</b> - 50% of costs	Up to £40 per session Benefit Period: 6 sessions
<b>Student tutorial benefit</b> - for up to 4 weeks	Up to £35 per week Excess Period: 7 days
<b>Medical certification expenses</b>	Up to £50
<b>Specialist consultant fees</b>	Not Covered
<b>Pre-paid season or travel tickets</b>	Not Covered
<b>Childcare expenses</b>	Not Covered Benefit period: 4 weeks Excess period: 14 days
<b>Chauffeur expenses</b>	Not Covered Benefit period: 4 weeks Excess period: 14 days
<b>Home assistance benefits</b>	Not Covered Benefit period: 52 weeks Excess period: 14 days

**Please note:**

- Subject to policy terms, conditions and exclusions.
- A copy of the policy wording is available on request.
- £ means Pound Sterling (GBP).
- All premiums shown in this document include insurance premium tax (where applicable) and all administration fees.