

# CONTENTS

CHAIRMAN'S INTRODUCTION	01
WE ARE HERE TO SERVE – ACCESSING MEMBER BENEFITS	02
MEMBER BENEFITS AT A GLANCE	03
THE REFEREES' ASSOCIATION BENEVOLENT FUND	04
FA VASE & TROPHY FINALS AT WEMBLEY	04
MEMBER MOTOR BREAKDOWN AND LEGAL BENEFIT	05
EXCLUSIVE MEMBER BENEFITS	06
SPENCER HAYES PARTNER OFFERS	07
SPENCER HAYES PARTNER OFFERS	08
EXCLUSIVE MEMBER BENEFITS	09
EXCLUSIVE MEMBER BENEFITS	10
PERSONAL ACCIDENT SUMMARY OF COVER	11
PHYSIOTHERAPY	12
EXCLUSIVE MEMBER BENEFITS	13
WHAT HAPPENS WHEN IT GOES WRONG?	14
CLAIMS	15
THEFT OF EQUIPMENT / CLOTHING	16
THE RA & PROSTATE CANCER UK	17
BREAST CANCER UK - PREVENT THE PREVENTABLE	18
PLAY YOUR PART - CODE OF CONDUCT	19
THE BENEFITS OF REFEREEING	20
MENTAL HEALTH CHARTER FOR SPORT AND RECREATION	21
GUIDANCE FOR PLAYERS PLAYING WITH GLASSES	22
NSPCC Advice & Support	23
CHILDLINE	24
CONTACT DETAILS	25



# CHAIRMAN'S INTRODUCTION

When The Referees' Association (The RA) was first formed way back in 1908, its core principles were the welfare, representation, education and development of referees. These same principles are equally relevant today, with The RA continuing to be constantly revised and enhanced.

The RA now has strong partnerships with several leading charities, and this provides outstanding benefits for our membership. We urge all Members to utilise the support on offer should you, your family or your friends ever need this. For our younger Members, we have now engaged with both Childline and the NSPCC.

We are always looking at ways to further enhance our benefits package, and you can now get discounted driving lessons, gym membership and energy drinks through the RA.

# **WE ARE HERE TO SERVE!**

We are proud to serve the Members of

The Referees' Association - so if you need any help or information, don't hesitate to get in touch with us to discuss any questions or queries you may have.

- Spencer Hayes Group



All this, of course, in addition to the market-leading quality, service and pricing available from one of our long-standing partners, Sporting Touch, who are our supplier for kit and all accessories.

The RA has a close working relationship with all of our stakeholders, including The Football Association and the PGMOL, plus many other organisations within the football family.

This brochure has been produced in conjunction with Spencer Hayes Group, who have provided The RA insurance advice to Members for many years. If you do ever need to claim, just remember to document all the relevant details as soon as you are able to do so.

## WE ARE HERE TO SERVE

### 3 STEP GUIDE TO ACCESSING MEMBER BENEFITS

- 1 ) Issue / Concern / Problem / Injury
- 2 Contact Us: 0800 2545404 membersupport@spencerhayesgroup.co.uk
- Help / Support / Guidence / Solutions

We have added this 3 step guide to make accessing your Member benefits as simply as possible.

We have seen instances recently where delays in contacting the dedicated helpline or email has resulted in Members benefits not being accessible and we do not want you to miss out – please, please get in touch as soon as you have a problem or injury.

We can then provide you with some impartial independent advice from the outset.



# **MEMBER BENEFITS AT A GLANCE**

#### **PHYSIO**

Maximum of 2 claims per Member per year and each claim is a maximum of 5 sessions at a maximum of £50 per session (any one total claim £250). Members must complete the normal claim form and provide the usual evidence including a doctor's note confirming the need for physio that the NHS aren't able to provide.

#### **PERSONAL EFFECTS COVER**

£400 - Usual claim form to be completed and evidence provided - £25.00 excess applies.

#### REFEREES KIT COVER

£400 - Usual claim form to be completed and evidence provided- £25.00 excess applies.

#### **HOSPITALISATION COVER**

£25 Per Day Up To 30 Days - Usual claim form to be completed and evidence provided - Nil Excess.

#### **BROKEN BONES COVER**

£200 One off Payment - restricted to major bones - arms and legs only - Nil Excess.

#### **DENTAL COVER**

£250 - Usual claim form to be completed and evidence provided - £25.00 excess applies.

#### SOCIETY PUBLIC LIABILITY INSURANCE

Cover for guest speakers, invited visitors or damage to third-party property, should a society or Member be negligent.



# THE REFEREES' ASSOCIATION BENEVOLENT FUND

In an organisation the size of The Referees' Association, regrettably some Members do fall on hard times due to sickness and for various other reasons beyond their control. The Association maintains a Benevolent Fund to provide monetary support for Members of The Referees' Association and their dependants in cases of financial NEED.

The fund relies upon donations from Members, LRAs, CRAs, FAs, Clubs, leagues and competitions; any donation is most welcome to assist our colleagues.

The fund is operated as a charitable trust in accordance with the rules and regulations of the Charities Commission, and is administered by Trustees, appointed by the Board.

All applications MUST be on the appropriate form, which is available from the Clerk to the Trustees, Head Office and on the R.A. website.

It is essential that the form is accurately and comprehensively completed. This may entail some personal and private information from the claimant; all information is treated in the strictest confidence and is essential to enable the Trustees to properly consider the application and to enable them to award a suitable grant.

When the form has been completed it should be sent to the Clerk to the Trustees who will refer the application to two or more Trustees for consideration.

The Trustees can only make a grant to an individual and are unable to make a donation to a Testimonial/Memorial or similar Fund.

Contact the RA Head Office by telephone on 02476 420 360 or by emailing contact@the-ra.org for further details or to apply for support.

# FA VASE & TROPHY FINALS AT WEMBLEY

An application each year will be made to the Football Association on behalf of the Members with the hope of generous support in receiving complementary tickets should they be available for Members for the FA Vase & Trophy Finals at Wembley.

# MEMBER MOTOR BREAKDOWN ASSISTANCE AND LIFESTYLE LEGAL PROTECTION



We have developed an exclusive offering for all Members to help them in their day to day lives.

#### **BREAKDOWN**

- Homestart
- Roadside Assistance
- Local Recovery
- Nationwide Recovery

# LIFESTYLE LEGAL PROTECTION

- Legal Helpline (unlimited usage)
- Personal Injury (pursuit only)
- Criminal Prosecution Defence
- Motoring Criminal Prosecution Defence
- Personal & Vehicle Identity Theft
- Social Media Defamation
- Clinical Negligence
- Consumer Disputes
- Travel Disputes
- Home Rights
- Probate
- Taxation
- Employment
- Education
- Jury Service
- Home Sale / Purchase

## **CONTACT US**

For more information contact:
The Referees' Association Head Office.
Terms and Conditions apply to both products.

\* From £19.00 per Paid Member or £25.00 Relative/Friend of a Paid Member







# **20% DISCOUNT OFF WHIRLPOOL, HOTPOINT & INDESIT KITCHEN PRODUCTS FOR ALL MEMBERS**

If you would like to benefit from this offer, contact the RA Head Office by telephone on 02476 420 360 or by emailing contact@the-ra.org for further details.

## SPENCER HAYES PARTNER OFFERS

### SPENCER HAYES GROUP



In addition to the Member specific benefits and niche additional products we provide we can also offer everything you would expect of an Insurance Broker:

- Personal Insurance
- Commercial Insurance
- Life & Critical Illness Insurance

These are all bespoke and tailored to your needs.

If you would like any impartial advice or for us to review your current policies please contact our office on 0161 711 0304

# GIVE EXPENSIVE CAR LEASE COSTS THE RED CARD!



SPECIAL OFFER FOR REFEREE ASSOCIATION MEMBERS ONLY!

- Preferential rates for car and van leasing
- No Arrangement Fee (Saving £199)
- Complimentary access to Fleet Discount Servicing
- Priority service and expert advice

For further information please visit **keyfleet.co.uk** or call **01772 737383** quoting **REFEREES ASSOCIATION**.

## SPENCER HAYES PARTNER OFFERS



www.bestenergyprices.co.uk is an energy comparison site, just like the others that you see on TV, that enables you to switch your home energy supplier and save money.

The difference, however, is that when you switch your home gas and electricity online through us, we will donate £10 to the The Referees' Association Benevolent Fund when your supplies go live.

So if you are out of contract or have not switched for some time then please visit www.bestenergyprices.co.uk/refereesassociation-benevolent-fund and get a quote.

TOGETHER WE CAN MAKE A CHANGE FOR THE BETTER

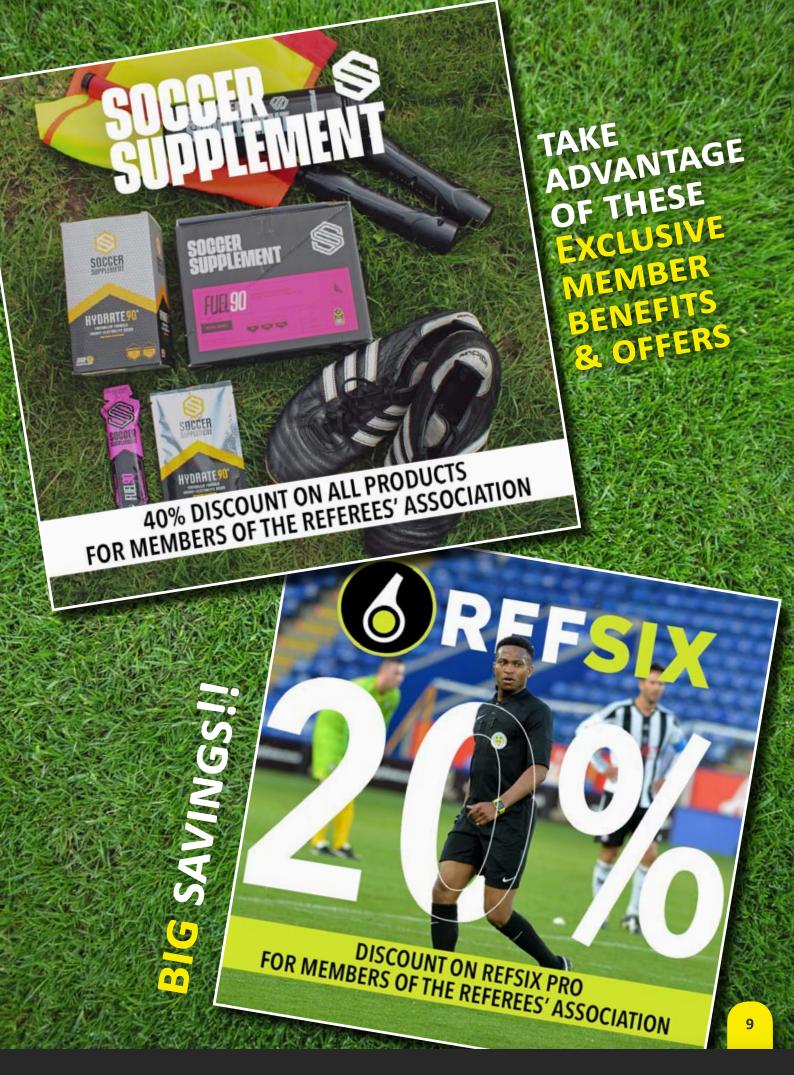




# HOMETYRE 20% DISCOUNT



Discounted tyres for all Members visit www.hometyre.co.uk and add code RADC20 at checkout – tyres fitted at your home or place of work for your convenience.







CANCEL CONTRACTOR OF THE PARTY OF THE PARTY

### **BARGAIN BASEMENT**

There are always great offers available on **kit and accessories** no matter what you want.

For more information contact:

SPORTING TOUCH 02476 351 490 grant@sportingtouch.com



## **PERSONAL ACCIDENT SUMMARY OF COVER**

POLICY SECTION	COMPENSATION / SUM INSURED
Death	£15,000
Eye(s) or Limb(s)	£15,000
Permanent Disablement	£15,000
Hospitalisation	£25 Per Day- up to 30 days
Temporary Disablement	£200 Per Week
Rehabilitation	Included- see policy wording
Medical Expenses	Included- see policy wording
Eyes / Limbs by Paralysis (illness)	£15,000
Victim Support / Counselling	Included- see policy wording
Funeral Expenses	£500
Loss of Referees Equipment	£400
Loss of Clothing & Personal Effects	£400
Broken Bones	£200
Dental	£250

## Members aged between 14 - 16

Members between the ages of 14-16 inclusive, benefits are restricted to Death, Capital Sums and Temporary Total Disablement. Furthermore the Sum Insured for Accidental Death is restricted to £5,000 and the Sum Insured for Temporary Total Disablement is £100 per week subject to a certified loss of actual earnings from casual gainful employment.

## Members aged over 75

Members aged 75 or over must confirm to the Association each year that they are of a good state of health with no significant health risks in the way of completing a medical declaration, proposal form and by paying an enhanced premium of 100%. This will enable cover to be granted.

#### Members not in Gainful Employment

Members not in gainful employment at the time of an Accident giving rise to a claim the amount payable for Temporary Total Disablement is restricted to £100 per week.



The Referees' Association Personal
Accident Insurance has been designed
with the welfare of its Members
being the sole focus and developed
to be market leading.

## **PHYSIOTHERAPY**

## WE WANT TO SEE AS MANY MEMBERS REFEREING AS OFTEN AS POSSIBLE!

In order to achieve that we have extended the Physio offering to include injuries in addition to accidents.

Where you suffer an accident or injury whilst refereeing, travelling to and from a game or whilst on an official Referees' Association event where appropriate you are entitled to a maximum of 2 claims per Member per year and each claim is a maximum of 5 sessions at a maximum of £50 per session (any one total claim £250). Members must complete the normal claim form and provide the usual evidence including a doctor's note confirming the need for physio that the NHS aren't able to provide.

Although most common injuries will clear with rest over a period of time it is essential you receive the right advice from your usual medical practitioner or our triage team who will be happy to assist you.

Failure to follow this advice both in terms of rest and exercises specific to the injury can delay the healing process or cause additional injuries.

We will only pay for a maximum of £250 in total for any one Insured Person during the Period of Insurance and confirmation from a medical practitioner will be required to access the service of treatment.

We will not pay for any physiotherapy occurring after the Insured Person has either (a) returned to work or (b) been advised by a doctor that "You may be fit for work" or (c) continues to officiate after an injury has been sustained.

The aim is **simple**, assess the injury, provide advice & **appropriate treatment** and get you back on the pitch **as soon as possible**.





WHAT HAPPENS WHEN IT GOES WRONG?

It would be nice to live in a world where nothing goes wrong but unfortunately that is not the case.

Occasionally the welfare of a Referee comes under severe pressure during games which can lead to further problems and confrontation.

It's at this point that your Referees' Association membership comes into its own providing you with all the necessary support, counselling or rehabilitation needed in order to return to refereeing as soon as practically possible.

This support is provided without restriction or exception – if you are a Member you are entitled to the support – simple.

Examples of support we have provided are:

**PHYSICAL ASSAULT** – during and post game **VERBAL ABUSE** – during and post game **DAMAGE TO VEHICLES** – post game

If you are the victim of a verbal or physical assault your membership ensures you receive any support, counselling or rehabilitation needed in order to return to refereeing without restriction of age or level.

# **CLAIMS**

#### PERSONAL ACCIDENT INJURY

Basically, as a referee, you are covered for personal accident injury when you are travelling directly to and from a game and during the game itself. You are also covered if injured whilst on official society business. If you sustain an injury during this time you will need to make a claim on the Referees' Association policy.

It is absolutely imperative that whether you ultimately make a claim or not, you register the injury with the Referees' Association by asking them directly, yourself, for a claim form. The Association will register your claim as soon as you request a form. You should request a form if you feel that you may make a claim. Do not wait for the outcome of tests or visits to your doctor or hospital, please obtain a claim form straight away directly from the Association. By doing this your claim will be registered.

After consultation with your medical practitioner or hospital, and after your injury has been diagnosed and certified, send the completed claim form immediately to the Association. The Association will acknowledge your claim and forward this to the insurance broker for processing. Should you have any query with the processing or payment of your claim, or if you want specific information on the policy details, please contact Member support or The Referees' Association Head Office.

"We endeavour to make the process of making a claim as pain free as possible. We manage claims and make settlement with the view of getting you back refereeing as soon as possible."



# THEFT OF REFEREES EQUIPMENT CLAIMS

The policy covers the loss of referees equipment only whilst travelling directly to and from a game and during a game. It is not covered under any other circumstances. You must take all reasonable care to protect your property and to keep it safe at all times. Do not leave kit hanging about in dressing rooms or club houses after a game and lock it in your car (either in a locked boot or locked compartment).

Again, you should obtain a claim form directly from the Association who will log your claim in the office in the event of a claim being made.

Complete the claim form ensuring you give full details of the circumstances of the loss and in the case of theft you MUST report this to the police and obtain a Crime Reference Number. Submit your claim to the Association without delay.

# PLEASE REMEMBER!

It is only by obtaining a claim form **DIRECTLY**from the Association that your claim will be
logged. If you obtain claim forms from any
other source your claim will only be logged
other source and it is vital that this is within
the sixty day period allowed.

If you are in any doubt about making a claim please do not hesitate to contact Bill Hudson as above and you will be given definitive information.

# THEFT OF CLOTHING & PERSONAL EFFECTS CLAIMS

The policy covers the loss of clothing and personal effects under the operative time of the policy following theft from a locked building or vehicle. In respect of theft from a locked building forceful and / or violent entry / exit must be evidenced. Theft from unattended vehicles is excluded unless items are kept out of sight in a locked boot or locked compartment and evidence that the vehicle has been broken into must be provided. You must take all reasonable care to protect your property and to keep it safe at all times. Do not leave anything hanging about in dressing rooms or club houses after a game and lock it in your car (either in a locked boot or locked compartment).

Again, you should obtain a claim form directly from the Association who will log your claim in the office in the event of a claim being made.

Complete the claim form ensuring you give full details of the circumstances of the loss and in the case of theft you MUST report this to the police and obtain a Crime Reference Number. Submit your claim to the Association without delay.



# IGNORING PROSTATE CANCER WON'T BEAT IT!

# WHAT IS THE PROSTATE?

Only men have a prostate gland. The prostate is usually the size and shape of a walnut and grows bigger as you get older. It sits underneath the bladder and surrounds the urethra - the tube men urinate (pee) and ejaculate through.

#### EARLY SYMPTOMS

If you do notice changes in the way you urinate, this is more likely to be a sign of a very common non-cancerous problem called an enlarged prostate, or another health problem. But it's still a good idea to get it checked out, changes include:

- Difficulty starting to urinate or emptying your bladder
- A weak flow when you urinate
- A feeling that your bladder hasn't emptied properly
- Dribbling urine after you finish urinating
- Needing to urinate more often, especially at night
- A sudden urge to urinate leaking before you get to the toilet

#### Who is this man?



Made up of 77 different figures, the man is you and everyone who wants to stop prostate cancer being a killer. Our 'Man of Men' logo features in the squad number of every player's shirt in the EFL this season. And football managers up and down the land wear the Prostate Cancer UK pin-badge with pride.





More information is available on prostatecanceruk.org and from The Referees' Association:

Telephone: 02476 420360 Email: contact@the-ra.org Web: www.the-ra.org



prostatecanceruk.org





All funds raised will go towards research, education and campaigning to help us in our mission to eliminate the environmental and chemical causes of breast cancer.

**WEAR IT ORANGE** | Together we can help prevent breast cancer

Find out more at www.breastcanceruk.org.uk Call us on 0845 680 1322

Registered charity number: 1138866



# make your impact a positive one.

By managing the game in a positive, calm and confident way, you'll encourage everyone to have fun.



## Play Your Part (Code of Conduct)

# **Match Officials**

## Play your part and support The FA's Code of Respect:

- Respect the game, the competition and all other participants
- Maintain my integrity and approach each game with a positive mind set
- Be knowledgeable of the laws of the game, regulations and competition rules
- Set a positive personal example, by promoting good behaviour
- Embrace and empathise with the spirit of the game
- Submit accurate and concise reports and misconduct
- Complete and submit accurate and concise reports
- Apply the laws of the game, promoting positive actions and not tolerating actions that do not fit the image of the game



## I understand that if I do not follow the Code, I may be:

- Required to meet with The FA, County FA Referee Development Staff or Referees Committee
  - Suspended by the County FA

RESPECT







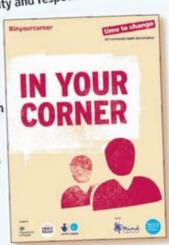
# The RA commits to the Mental Health **Charter for Sport and Recreation**

The Charter is a voluntary code which was launched by the sport sector (the Sport and Recreation Alliance and the Professional Players Federation) with support from MIND in 2015. It has over 280 signatories including the FA and the PFA. The Charter has an instrumental role in embedding mental health within sport and recreation and can help to create a culture shift in wider society that removes the stigma around

By signing up to the Charter, the RA are committing to helping make this mental health. vision a reality. Together we will achieve this by:

- Using the power of sport and recreation to promote wellbeing, with a special focus on encouraging physical activity and social
- Publicly promoting and adopting good mental health and best practice within sports and recreational activities.
- Promoting positive public health messages using diverse role models and ambassadors to reduce the stigma attached to mental health
- Actively tackling discrimination on the grounds of mental health to problems. ensure that everyone is treated with dignity and respect.
- Supporting the establishment of a network that work closely with the mental health sector to develop resources and best practice.
  - Regularly monitoring our performance, assess progress and take positive action on mental health issues.

More information can be found on www.mind.org.uk/sport, www.sportandrecreation.org.uk/ policy/the-mental-heath-charter and www.the-ra.org



1c Bagshaw Close, Ryton on Dunsmore, Warwickshire CV8 3EX Telephone: 02476 420360 Email: contact@the-ra.org Web: www.the-ra.org The Referees' Association

DON'T SUFFER IN SILENCE. SPEAK TO SOMEONE NOW!

# GUIDANCE FOR PLAYERS PLAYING WITH GLASSES

Referees should check each player's equipment prior to kick off, or the player entering the field of play as a substitute.

A player must not use equipment or wear anything that is dangerous. Law tells us...

All items of jewellery (necklaces, rings, bracelets, earrings, leather bands, rubber bands, etc.) are forbidden and must be removed. Using tape to cover jewellery is not permitted.

The players must be inspected before the start of the match and substitutes before they enter the field of play. If a player is wearing or using unauthorised/ dangerous equipment or jewellery the leave the field of play at the next stoppage if the player is unable or unwilling to comply referee must order the player to:

- remove the item

A player who refuses to comply or wears the item again must be cautioned.

If a player is wearing glasses, the referee should check that they are sports glasses, which do not in a player is wearing glasses, the referee should check that they are sports glasses, which do not contain glass or a metal frame. This is for the safety of the player and other participants in the match, as

Any player wanting to wear glasses which the referee deems to compromise safety, should remove the per the Laws of the Game. glasses or not be allowed to play until so.









## **NSPCC**



# Talk to the NSPCC

For advice and support about a child, or to report a concern, talk to us. We're here 24 hours a day. It's free and you don't have to say who you are.

0808 800 5000

help@nspcc.org.uk nspcc.org.uk/helpline

**EVERY CHILDHOOD IS WORTH FIGHTING FOR** 

Photography by Tom Hull. The child pictured is a model. ©2014 NSPCC. Registered charity England and Wales 216401 and Scotland SCO37117, J2014





**TEL:** 024 7642 0360

**EMAIL:** contact@the-ra.org

**WEBSITE:** www.the-ra.org

**TWITTER:** @RefsAssociation

**FACEBOOK:** /RefereesAssociation

## **MEMBER HELPLINE & EMAIL**

We are here to serve and we take great pride in doing so. If you need to speak to someone with regards to anything in this brochure then please don't hesitate to get in touch with us.

0800 2545404

membersupport@spencerhayesgroup.co.uk

# Spencer Hayes GROUP

#### **PAUL BENTLEY:**

0161 711 0304 / pbentley@spencerhayesgroup.co.uk

#### **BILL HUDSON:**

01282 772502 / bhudson@spencerhayesgroup.co.uk

#### **WEBSITE:**

the-ra.spencerhayesgroup.co.uk

#### **SOCIAL MEDIA:**

Find us on LinkedIn, Twitter, Facebook & Instagram
Search 'Spencer Hayes Group'



MEMBER HELPLINE: 0800 2545404

MEMBER EMAIL: membersupport@spencerhayesgroup.co.uk