

Bespoke Schemes by



Our Commitment. Our Passion. Our Sport.

Club Information Document for Norfolk FA teams and clubs

ADULT OPTIONS.

	Bronze	Silver	Gold
All premiums include	£64	£96	£162
£7 per team administration fee	per team	per team	per team
Benefit	Sum Insured	Sum Insured	Sum Insured
Temporary total disablement - Employed persons only	£30 per week Excess Period: 14 days Benefit Period: 52 weeks	£50 per week Excess Period: 14 days Benefit Period: 52 weeks	£100 per week Excess Period: 14 days Benefit Period: 52 weeks
Temporary total disablement - Unemployed persons only	£15 per week Excess Period: 14 days Benefit Period: 26 weeks	£20 per week Excess Period: 14 days Benefit Period: 26 weeks	£20 per week Excess Period: 14 days Benefit Period: 26 weeks
Death from natural causes	£10,000	£10,000	£10,000
Death from accident - Accidental death	£20,000	£20,000	£20,000
Funeral expenses - in the event of a death from accident claim	Up to £1,000	Up to £1,000	Up to £1,000
Permanent partial disablement	Up to £40,000	Up to £40,000	Up to £40,000
Permanent total disablement	£40,000	£40,000	£40,000
Quadriplegia	£40,000	£40,000	£40,000
Paraplegia	£20,000	£20,000	£20,000
Disability assistance expenses	Up to £5,000	Up to £5,000	Up to £5,000
Rehabilitation retraining expenses	Up to £2,500	Up to £2,500	Up to £2,500
Academic examination re-take	Up to £2,500	Up to £2,500	Up to £2,500
Concussion	£2,500	£2,500	£2,500
Loss of; Sight in one or both eyes Limbs, one or more Speech Internal organ Hearing in one ear Hearing in both ears	£20,000 £20,000 £20,000 £2,000 £8,000 £20,000	£20,000 £20,000 £20,000 £2,000 £8,000 £20,000	£20,000 £20,000 £20,000 £2,000 £8,000 £20,000
Emergency dental expenses	Not Covered	Not Covered	Not Covered
Snapped/ruptured achillies tendon or anterior cruciate ligament	£250	£250	£250
Additional travel expenses	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks
Emergency medical expenses	Up to £500	Up to £500	Up to £500
Fracture of a bone in the; Arms Legs Collarbone Cheekbone Jaw Hands Fingers Feet Toes Ribs Hip	£200 £200 £200 £200 £200 £50 £50 £50 £50 £50 £50	£200 £200 £200 £200 £200 £50 £50 £50 £50 £50	£200 £200 £200 £200 £200 £50 £50 £50 £50 £50
Broken or damaged sports glasses - prescription glasses only	Up to £50	Up to £50	Up to £50
Dislocation of; Hip Kneecap Shoulder Elbow	£200 £200 £200 £200	£200 £200 £200 £200	£200 £200 £200 £200
Facial & bodily scarring	£250	£250	£250
Hospital benefit	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights
Damage to clothing by a medical practitioner	Up to £50	Up to £50	Up to £50
Coma benefit	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days
Legal advice	Covered	Covered	Covered

ADULT OPTIONS CONTINUED.

	Bronze	Silver	Gold
Physiotherapy - 50% of costs	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions
Student tutorial benefit - for up to 4 weeks	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days
Medical certification expenses	Up to £50	Up to £50	Up to £50
Specialist consultant fees	Not Covered	Not Covered	Not Covered
Pre-paid season or travel tickets	Not Covered	Not Covered	Not Covered
Childcare expenses	Up to £400 per month Benefit period: 4 weeks Excess period: 14 days	Up to £400 per month Benefit period: 4 weeks Excess period: 14 days	Up to £400 per month Benefit period: 4 weeks Excess period: 14 days
Chauffeur expenses	Up to £400 per month Benefit period: 4 weeks Excess period: 14 days	Up to £400 per month Benefit period: 4 weeks Excess period: 14 days	Up to £400 per month Benefit period: 4 weeks Excess period: 14 days
Home assistance benefits	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days	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.

YOUTH OPTIONS.

All premiums include EP per team administration fee Emente Temporary total disablement - Employed persons only Temporary total disablement - Unemployed persons only Enter in the control of the control		Standard
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Paraplegia E50,000 Disability assistance expenses Not Covered Academic examination re-take Not Covered Concussion E10,000 Loss of:	Permanent total disablement	£100,000
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Rehabilitation retraining expenses Not Covered Concussion £10,000 Loss of: \$100,000 Sight in one or both eyes £100,000 Limbs, one or more £100,000 Speech £100,000 Hearing in one ear £25,000 Hearing in both ears £100,000 Emergency dental expenses Not Covered Snapped / ruptured achilles tendon or anterior cruciate ligament £250 Additional travel expenses Not Covered Emergency medical expenses Up to 5500 Emergency medical expenses £250 Emergency medical expenses £200 Emergency medical expenses £200 Emergency medical expenses £200 Emergency medical expenses £200 Collabone £200 Legs £200 Collaboration of £75 Fingers £75 Feet £75 Filip £250 Broken or damaged sports glasses - prescription glasses only Up to £50 Dislocation of; £250	Paraplegia	£50,000
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Concussion		
Loss of; Sight in one or both eyes	Academic examination re-take	Not Covered
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Legal advice Not Covered	Damage to clothing by a medical practitioner	·
		Benefit Period: 365 days
	Legal advice	Not Covered Continued overleaf

YOUTH OPTIONS CONTINUED.

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

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PUBLIC LIABILITY.

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.

	Public Liability Scheme	
	£21 per club	
	·	
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 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.







