

SYNOPSIS OF COVER

This is a brief summary of the cover provided. The full terms, conditions and exclusions of this insurance are available on request.

Teams

- Cover is provided, per insured person, following an accident whilst playing for, or taking part in training organised by the club or, whilst proceeding directly to and returning directly from the clubs away fixture as part of an organised party under the club auspices using private cars, motor coaches, or public transport, excluding aircraft or motor cycles. For the purpose of this insurance, a team shall be deemed to comprise of up to a maximum of 20 players including officials. No names are necessary.

Accidental Death and Dismemberment

- Lump sum payable in the event of an accident causing death or loss of sight of one or both eyes or loss of use of one or more limbs. Maximum death benefit is £5,000 for persons under 16 years of age.

Life Insurance

- Life insurance excluding accidental death covers all registered playing members of the registered club including officials, whilst participating in official club matches including official training or practice sessions, or standing by as a substitute or substituted player under the auspices of the registered club and death occurs within 14 days of the symptoms first manifesting themselves. Age limit on this benefit is restricted to those under 55 years of age. Maximum death benefit is £5,000 for persons under 16 years of age.

Permanent Total Disability

- Lump sum payable in the event of an accident causing permanent total disablement from carrying on any gainful employment. Age limit on this benefit is restricted to those under 75 years of age.

Temporary Total Disablement

- Weekly benefit following an accident which entirely prevents the insured from working, payable up to 104 weeks but excluding the first 14 days of each and every claim. Restricted amounts for student and unemployed and no benefits paid to persons under 16 years of age or over 75 years of age.

Broken Bone Cover

- Payment for the fracture of a bone in the arm, leg, hand, foot or collar bone which necessitates hospital treatment and application of a plaster/solid cast or splint or other medical treatment to aid the recovery of the fracture.

Dislocation Benefit

- The Underwriters will pay a benefit of £150 for any primary dislocation of a hip, elbow or kneecap, caused as a result of Bodily Injury. No cover shall apply where dislocation of the joint has occurred before. In the event of the dislocation and fracture of a joint due to the same Accident, only the fracture benefit will be paid.

Emergency Dental & Hospital Benefit

- Emergency dental for the immediate relief of pain. Hospital benefit is paid for each complete 24 hour period you are detained in a hospital, up to a maximum of 10 complete days.

THE ADULT BENEFIT	
Permanent Total Disability	£25,000
Permanent loss of sight in one or both eyes	£15,000
Permanent loss of use of one or more limbs	£15,000
Permanent total loss of speech	£15,000
Permanent total loss of hearing	£6,000 - £15,000
Death from natural causes (age limit 55 years of age)	£10,000
Accidental Death	£10,000
Broken Bone (Arms & Legs)	£150
Broken Bone (Collarbone)	£75
Broken Bone (Hands & Feet)	£50
Dislocation of Hip, Elbow or Knee	£150
Hospital Benefit	£20 per night, up to £200 Maximum
Emergency Dental Expenses	£100 Maximum

WEEKLY BENEFIT (EXCLUDING FIRST 14 DAYS)	
£25 per week, up to 104 weeks	£62 per team, inc 9.5% insurance premium tax
£50 per week, up to 104 weeks	£114 per team, inc 9.5% insurance premium tax
£100 per week, up to 104 weeks	£284 per team, inc 9.5% insurance premium tax