

YOUTH TEAM PERSONAL ACCIDENT INSURANCE – 2016-17

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.

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.

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.

Temporary Total Disablement (Officials Weekly Benefit)

- Weekly benefit following an accident which entirely prevents the insured from working, payable up to 52 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. This benefit shall only be paid to affiliated officials of the Insured Club; each and every Claim on this benefit is subject to confirmation from the Norfolk County FA.

THE YOUTH BENEFIT CHART – PREMIUM £26:00 PER TEAM INC 9.5% Insurance Premium Tax	
Weekly Benefit – Club Officials (employed) (excluding first 14 days)	£50 per week, up to 52 weeks
Weekly Benefit – Club Officials (unemployed) (excluding first 14 days)	£20 per week, up to 26 weeks
Life Insurance (death by natural causes)	£10,000
Accidental Death	£10,000
Permanent Disability	Up to £30,000
Disability Assistance Expenses	Up to £10,000
Loss of sight in one or both eyes	£25,000
Loss of use of one or more limbs	£25,000
Loss of speech	£25,000
Loss of hearing (both ears)	£25,000
Loss of hearing (one ear)	£10,000
Loss of Internal Organ	£6,250
Emergency Dental Expenses	Up to £100
Emergency Medical Expenses	Up to £150
Broken Bone (Arms & Legs)	£150
Broken Bone (Collarbone or Cheekbone)	£150
Broken Bone (Hands & Feet)	£50
Dislocation (Hip, Knee, Shoulder or Elbow)	£150
Facial Scarring	£250
Hospital Benefit	£15 per night, benefit period 30 nights
Coma Benefit	£25 per night, 365 days covered
Legal Advice or Counselling	Covered