



Bespoke Schemes by

Sportsguard

Our Commitment. Our Passion. Our Sport.

Personal Accident Insurance Options for Northamptonshire Football Association

3.1 PERSONAL ACCIDENT.



Basic Cover

£43.50 per team or 50% for Futsal

All premiums Include £6.75 administration fee and 12% Insurance Premium Tax

No.	Benefit	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£20 per week Benefit Period: 52 weeks - Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£10 per week Benefit Period: 26 weeks - Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000
4	Accidental Death	£10,000
5	Funeral Expenses - in the event of an Accidental Death claim	NOT COVERED
6	Permanent Total Disability - Including Permanent Partial Disability	up to £25,000
7	Tetraplegia / Quadriplegia - Included within item 4	NOT COVERED
8	Triplegia / Paraplegia - Included within item 4	NOT COVERED
9	Disability Assistance Expenses	NOT COVERED
10	Permanent Loss of sight, limbs, speech, organ	£15,000
11	Permanent Loss of hearing	Both Ears: £15,000 - One Ear: £6,000
12	Emergency Dental Expenses	up to £100
13	Concussion	NOT COVERED
14	Snapped / Ruptured Achillies Tendon, Anterior Cruciate	£250 (NEW BENEFIT)
15	Childcare Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	NOT COVERED
16	Chauffeur Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	NOT COVERED
17	Additional Travel Expenses	NOT COVERED
18	Emergency Medical Expenses	NOT COVERED
19	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200 (INCREASED BENEFIT)
20	Broken Bone - Hands, Fingers, Feet or Toes	£50
21	Broken Bone - Ribs	£50 (NEW BENEFIT)
22	Broken Bone - Hip	£50 (NEW BENEFIT)
23	Broken / Damaged Sports Glasses - prescription glasses only	NOT COVERED
24	Dislocation - Hip, Knee, Shoulder or Elbow	£150
25	Facial & Bodily Scarring	NOT COVERED
26	Hospital Benefit	£20 per night - Benefit Period: 10 nights
27	Damage to clothing by a medical practitioner	NOT COVERED
28	Coma Benefit	NOT COVERED
29	Legal Advice or Counselling	NOT COVERED
30	Physiotherapy - 50% of costs for up to 6 sessions	up to £35 per session
31	Student Tutorial Benefit - for up to 26 weeks	NOT COVERED
32	Workplace Retraining Expenses	NOT COVERED
33	Academic Examination Re-take	NOT COVERED
34	Medical Certification Expenses	NOT COVERED



3.2 PERSONAL ACCIDENT.

Option Two

£51.50 per team or 50% for Futsal

All premiums Include £6.75 administration fee and 12% Insurance Premium Tax

No.	Benefit	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£30 per week Benefit Period: 52 weeks - Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£15 per week Benefit Period: 26 weeks - Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000
4	Accidental Death	£30,000
5	Funeral Expenses - in the event of an Accidental Death claim	up to £2,000
6	Permanent Total Disability - Including Permanent Partial Disability	up to £40,000
7	Tetraplegia / Quadriplegia - Included within item 4	£40,000
8	Triplegia / Paraplegia - Included within item 4	£20,000
9	Disability Assistance Expenses	up to £10,000
10	Permanent Loss of sight, limbs, speech, organ	£30,000
11	Permanent Loss of hearing	Both Ears: £30,000 - One Ear: £12,000
12	Emergency Dental Expenses	up to £100
13	Concussion	£2,500
14	Snapped / Ruptured Achillies Tendon, Anterior Cruciate	£250
15	Childcare Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
16	Chauffeur Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
17	Additional Travel Expenses	£25 per week - Benefit Period: 4 weeks
18	Emergency Medical Expenses	up to £500
19	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
20	Broken Bone - Hands, Fingers, Feet or Toes	£50
21	Broken Bone - Ribs	£50
22	Broken Bone - Hip	£150
23	Broken / Damaged Sports Glasses - prescription glasses only	up to £50
24	Dislocation - Hip, Knee, Shoulder or Elbow	£150
25	Facial & Bodily Scarring	up to £250
26	Hospital Benefit	£20 per night - Benefit Period: 15 nights
27	Damage to clothing by a medical practitioner	up to £50
28	Coma Benefit	£25 per day - Benefit Period: 365 days
29	Legal Advice or Counselling	Covered
30	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
31	Student Tutorial Benefit - for up to 26 weeks	up to £35 per week - Excess Period: 7 days
32	Workplace Retraining Expenses	up to £2,500
33	Academic Examination Re-take	up to £2,500
34	Medical Certification Expenses	up to £50



3.3 PERSONAL ACCIDENT.

Option Three

£76 per team or 50% for Futsal

All premiums Include £6.75 administration fee and 12% Insurance Premium Tax

No.	Benefit	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£50 per week Benefit Period: 52 weeks - Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£20 per week Benefit Period: 26 weeks - Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000
4	Accidental Death	£30,000
5	Funeral Expenses - in the event of an Accidental Death claim	up to £2,000
6	Permanent Total Disability - Including Permanent Partial Disability	up to £40,000
7	Tetraplegia / Quadriplegia - Included within item 4	£40,000
8	Triplegia / Paraplegia - Included within item 4	£20,000
9	Disability Assistance Expenses	up to £10,000
10	Permanent Loss of sight, limbs, speech, organ	£30,000
11	Permanent Loss of hearing	Both Ears: £30,000 - One Ear: £12,000
12	Emergency Dental Expenses	up to £100
13	Concussion	£2,500
14	Snapped / Ruptured Achillies Tendon, Anterior Cruciate	£250
15	Childcare Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
16	Chauffeur Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
17	Additional Travel Expenses	£25 per week - Benefit Period: 4 weeks
18	Emergency Medical Expenses	up to £500
19	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
20	Broken Bone - Hands, Fingers, Feet or Toes	£50
21	Broken Bone - Ribs	£50
22	Broken Bone - Hip	£150
23	Broken / Damaged Sports Glasses - prescription glasses only	up to £50
24	Dislocation - Hip, Knee, Shoulder or Elbow	£150
25	Facial & Bodily Scarring	up to £250
26	Hospital Benefit	£20 per night - Benefit Period: 15 nights
27	Damage to clothing by a medical practitioner	up to £50
28	Coma Benefit	£25 per day - Benefit Period: 365 days
29	Legal Advice or Counselling	Covered
30	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
31	Student Tutorial Benefit - for up to 26 weeks	up to £35 per week - Excess Period: 7 days
32	Workplace Retraining Expenses	up to £2,500
33	Academic Examination Re-take	up to £2,500
34	Medical Certification Expenses	up to £50

3.4 PERSONAL ACCIDENT.



Option Four

£141 per team or 50% for Futsal

All premiums Include £6.75 administration fee and 12% Insurance Premium Tax

No.	Benefit	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£100 per week Benefit Period: 52 weeks - Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£20 per week Benefit Period: 26 weeks - Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000
4	Accidental Death	£30,000
5	Funeral Expenses - in the event of an Accidental Death claim	up to £2,000
6	Permanent Total Disability - Including Permanent Partial Disability	up to £40,000
7	Tetraplegia / Quadriplegia - Included within item 4	£40,000
8	Triplegia / Paraplegia - Included within item 4	£20,000
9	Disability Assistance Expenses	up to £10,000
10	Permanent Loss of sight, limbs, speech, organ	£30,000
11	Permanent Loss of hearing	Both Ears: £30,000 - One Ear: £12,000
12	Emergency Dental Expenses	up to £100
13	Concussion	£2,500
14	Snapped / Ruptured Achillies Tendon, Anterior Cruciate	£250
15	Childcare Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
16	Chauffeur Expenses - in the event of a valid claim under item 4, 6, 7, 8, 10 or 11	£400 per month
17	Additional Travel Expenses	£25 per week - Benefit Period: 4 weeks
18	Emergency Medical Expenses	up to £500
19	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
20	Broken Bone - Hands, Fingers, Feet or Toes	£50
21	Broken Bone - Ribs	£50
22	Broken Bone - Hip	£150
23	Broken / Damaged Sports Glasses - prescription glasses only	up to £50
24	Dislocation - Hip, Knee, Shoulder or Elbow	£150
25	Facial & Bodily Scarring	up to £250
26	Hospital Benefit	£20 per night - Benefit Period: 15 nights
27	Damage to clothing by a medical practitioner	up to £50
28	Coma Benefit	£25 per day - Benefit Period: 365 days
29	Legal Advice or Counselling	Covered
30	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
31	Student Tutorial Benefit - for up to 26 weeks	up to £35 per week - Excess Period: 7 days
32	Workplace Retraining Expenses	up to £2,500
33	Academic Examination Re-take	up to £2,500
34	Medical Certification Expenses	up to £50



3.5 PERSONAL ACCIDENT.

Sportsguard - Youth

£16.50 per team or 50% for Futsal

All premiums Include £6.75 administration fee per team (or per 25 players) and 12% Insurance Premium Tax

No.	Benefit	Sum Insured
1	Life Insurance - death by natural causes	£10,000
2	Accidental Death	£10,000
3	Permanent Disability	up to £100,000
4	Tetraplegia / Quadriplegia	£100,000
5	Triplegia / Paraplegia	£50,000
6	Loss of sight, limbs, speech	£100,000
7	Loss of hearing - both ears	£100,000
8	Loss of hearing - one ear	£25,000
9	Loss of Internal Organ	£25,000
10	Snapped / Ruptured Achilles Tendon or Anterior Cruciate Ligament - requiring surgery	£250
11	Concussion	£10,000
12	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
13	Broken Bone - Hands or Feet (including fingers and toes)	£75
14	Dislocation - Hip, Knee, Shoulder or Elbow	£250
15	Coma Benefit	£30 per day Benefit Period: 365 days
16	Temporary Total Disablement (TTD) - Employed Club Officials Only	£200 per month Benefit Period: 52 weeks Excess Period: 14 days
17	Home Assistance Benefit - Unemployed Club Officials Only	£200 per month Benefit Period: 52 weeks Benefit Period: 14 days

The above cover is based on the minimum requirement set by The FA, which forms part of Rule 22 - letter dated 13/02/2017.

No.	Benefit	Sum Insured
1	Hospital Benefit	£25 per night - Benefit Period: 30 nights
2	Broken Bone - Hip	£150
3	Facial & Bodily Scarring	up to £600
4	Broken Bone - Ribs	£50
5	Damage to clothing by a medical practitioner	up to £50
6	Emergency Medical Expenses	up to £500
7	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
8	Broken / Damaged Sports Glasses - prescription glasses only	up to £50



Service & Remuneration Statement for Personal Accident Insurance Only

Our service

Advised: We have assessed your needs and personally recommended this insurance as suitable for you. We have only approached a single insurer, Tokio Marine Kiln (TMK 510), for this policy.

We will act as ***your*** Agent when sourcing a policy to meet your demands & needs and when assisting you with a claim. When placing the insurance we will act as ***the Agent of the insurer***, as we have used a delegated underwriting authority facility for us to place this type of business.

Remuneration Statement Commission

We have received a commission, which is calculated as a percentage of the insurance premium and is taken from the premium you pay to us.

We may also receive additional bonus commission from the insurer if the volume of business we place and the overall profitability of our account with them reaches a specific level.

Fees

In addition, we will charge an arrangement fee of £6.75 per team on this policy.

An administration fee of £Nil will apply to any mid-term amendments requested by you.

If you cancel the policy prior to the expiry date, a cancellation fee of £Nil will apply and we will retain the commission earned when we placed the risk.

We would remind you that you are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.



Service & Remuneration Statement for Public Liability Insurance Only

Our service

Advised: We have assessed your needs and personally recommended this insurance as suitable for you. We have only approached a single insurer, Sportscover Europe Limited, for this policy.

We will act as **your** Agent when sourcing a policy to meet your demands & needs and when assisting you with a claim. When placing the insurance we will act as **the Agent of the insurer**, as we have used a delegated underwriting authority facility for us to place this type of business.

Remuneration Statement Commission

We have received a commission, which is calculated as a percentage of the insurance premium and is taken from the premium you pay to us.

We may also receive additional bonus commission from the insurer if the volume of business we place and the overall profitability of our account with them reaches a specific level.

Fees

In addition, we will charge an arrangement fee of £Nil per team on this policy.

An administration fee of £Nil will apply to any mid-term amendments requested by you.

If you cancel the policy prior to the expiry date, a cancellation fee of £Nil will apply and we will retain the commission earned when we placed the risk.

We would remind you that you are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.



Service & Remuneration Statement for Death by Natural Causes Insurance Only

Our service

Advised: We have assessed your needs and personally recommended this insurance as suitable for you. We have only approached a single insurer, Quantum Leben AG, for this policy.

We will act as **your** Agent when sourcing a policy to meet your demands & needs and when assisting you with a claim. When placing the insurance we will act as **the Agent of the insurer**, as we have used a delegated underwriting authority facility for us to place this type of business.

Remuneration Statement Commission

We have received a commission, which is calculated as a percentage of the insurance premium and is taken from the premium you pay to us.

We may also receive additional bonus commission from the insurer if the volume of business we place and the overall profitability of our account with them reaches a specific level.

Fees

In addition, we will charge an arrangement fee of £Nil per team on this policy.

An administration fee of £Nil will apply to any mid-term amendments requested by you.

If you cancel the policy prior to the expiry date, a cancellation fee of £Nil will apply and we will retain the commission earned when we placed the risk.

We would remind you that you are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.



Privacy Statement

We are a data controller and Our data protection officer is Richard Culley.

We act as Your agent and will collect data, including personal information and risk details, solely to enable us to obtain and provide insurance quotations, arrange and administer Your insurance. Data collected by us is contractual, and for Our legitimate business interests as an insurance broker and We will be unable to offer any quotation or insurance if You refuse to provide certain personal data, including health, financial and criminal records data which is collected under the lawful basis of public interest, where these would affect the provision of cover and/or performance of insurance contracts.

Your information will be held securely by us and shared with insurers, and anyone else involved in the normal course of arranging and administering Your insurance which could include reputable providers outside the EU, to enable them to provide accurate terms and they will also obtain data about You and your insurance history from various insurance anti-fraud databases, such as the Claims and Underwriting Exchange (CUE) as well as publicly available websites and credit referencing agencies.

We will not give anyone else any personal information except on Your instructions or authority, or where We are required to do so by law, or by virtue of Our regulatory requirements. Information about You and Your insurances will be held while you are a client and for a minimum of three years, and in certain circumstances up to six years, after expiry of your policies. Under the Data Protection Act data subjects have the right to see, and correct, personal information about them that We hold. Please write to our data protection officer at our usual office address if You wish to exercise Your rights or have a complaint about our use of Your data.

Thank you from team



Our Commitment. Our Passion. Our Sport.



Coverholder at

LLOYD'S



Sportsguard is a trading and product name of The Admin Bureau Ltd, Authorised and Regulated by the Financial Conduct Authority.