

SUMMARY OF CHANGES 2017/18

Liability

- Premiums held at £20 per Club for Countycover & £42 per Club for Countycover Plus (despite another increase to the rate of Insurance Premium Tax)
- Limit for Legal Defence Costs (P2P claims) increased to £200,000
- Committee Liability limit increased to £10m
- Abuse limit increased to £1m
- Cyber Liability limit increased to £500,000
- Auto-cover for Clubs' Commercial Activities (i.e. operation of a licensed bar) up to £20,000 annual turnover
- Auto-cover for Bonfire & Firework Events, subject to agreed event plan criteria
- Auto-cover for "Non-Fault" Property Damage claims (i.e. broken windows) up to £1,000 per claim
- Automatic Retrospective cover for 5 years for new CFA's who join the NGIS, to ensure full protection & no gaps in cover where prior cover arranged on a "claims made" basis

Personal Accident

All cover levels

- NEW BENEFIT - Tetraplegia & Quadriplegia - £100,000
- NEW BENEFIT - Triplegia & Paraplegia - £50,000
- NEW BENEFIT - Miscarriage benefit - £500
- Option to upgrade Life cover to £30,000, subject to an additional premium

Intermediate cover

- Broken Bones limit increased to £250 per claim
- NEW BENEFIT – £250 per claim for Snapped or Ruptured Achilles or ACL requiring surgery

Superior cover – Adult & Youth Teams

- NEW BENEFIT – Concussion up to £10,000
- NEW BENEFIT – Childcare up to £400 per month
- NEW BENEFIT – Chauffeur Expenses up to £400 per month
- Weekly benefits converted to Monthly, albeit that they still apply weekly
- Deferral Period replaced with a Waiting Period meaning TTD payments are made in respect of the full period of incapacity once 14 days incapacity has elapsed
- Coma benefit increased to £30 per day
- Home/Car Adaptation benefit increased to £25,000
- Rehab/Re-training & Carer benefit increased to £5,000
- Hospital Parking costs covered under Extra Travelling Expenses
- Broken Bones Top Up benefit increased to £375
- Physiotherapy benefit increased to £50 per week
- Superior Extra Top Up benefits can be purchased individually or as a bundle
- Youth cover options reduced to three – Basic, Superior Gold & Superior Platinum
- Reduced premiums for all Adult Superior covers