



Bespoke Schemes by



Our Commitment. Our Passion. Our Sport.

**Insurance scheme for members of  
Surrey County Football Association**

# PERSONAL ACCIDENT.



Basic	Enhanced
£47 per team	£98 per team

No.	Benefit	Sum Insured	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£25 per week Benefit Period: 52 weeks Excess Period: 14 days	£50 per week Benefit Period: 52 weeks Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£12.50 per week Benefit Period: 26 weeks Excess Period: 14 days	£20 per week Benefit Period: 26 weeks Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000	£10,000
4	Accidental Death	£30,000	£30,000
5	Funeral Expenses - in the event of an Accidental Death claim	NOT COVERED	up to £2,000
6	Permanent Partial Disability	up to £30,000	up to £30,000
7	Tetraplegia / Quadriplegia	£30,000	£30,000
8	Triplegia / Paraplegia	£15,000	£15,000
9	Disability Assistance Expenses	up to £5,000	up to £5,000
10	Permanent loss of sight, limbs or speech	£30,000	£30,000
11	Permanent loss of organ	NOT COVERED	£7,500
12	Permanent loss of hearing	Both Ears: £25,000 One Ear: £10,000	Both Ears: £25,000 One Ear: £10,000
13	Snapped / Ruptured Achillies Tendon, Anterior Cruciate Ligament	NOT COVERED	£250
14	Emergency Medical Expenses	up to £500	up to £500
15	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200	£200
16	Broken Bone - Hands, Fingers, Feet or Toes	£50	£50
17	Broken Bone - Ribs	£50	£50
18	Broken Bone - Hip	£150	£150
19	Broken / Damaged Sports Glasses - prescription glasses only	up to £50	up to £50
20	Dislocation - Hip, Knee, Shoulder or Elbow	£200	£200
21	Facial & Bodily Scarring	up to £400	up to £400
22	Hospital Benefit	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights
23	Damage to clothing by a medical practitioner	up to £50	up to £50
24	Coma Benefit	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days
25	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session	up to £40 per session

# PERSONAL ACCIDENT.



Budget Cover	Surrey FA Recommended Cover
<b>£24 per U13's team &amp; above</b> <b>£16 per U12's team &amp; below</b>	<b>£32 per U13's team &amp; above</b> <b>£24 per U12's team &amp; below</b>

No.	Benefit	Sum Insured	Sum Insured
1	<b>Life Insurance</b> - death by natural causes	£10,000	£10,000
2	<b>Accidental Death</b>	£10,000	£10,000
3	<b>Permanent Disability</b>	up to £100,000	up to £100,000
4	<b>Tetraplegia / Quadriplegia</b>	£100,000	£100,000
5	<b>Triplegia / Paraplegia</b>	£50,000	£50,000
6	<b>Loss of sight, limbs, speech</b>	£100,000	£100,000
7	<b>Loss of hearing</b> - both ears	£100,000	£100,000
8	<b>Loss of hearing</b> - one ear	£25,000	£25,000
9	<b>Loss of Internal Organ</b>	£25,000	£25,000
10	<b>Snapped / Ruptured Achilles Tendon or Anterior Cruciate Ligament</b> - requiring surgery	£250	£250
11	<b>Concussion</b>	£10,000	£10,000
12	<b>Broken Bone</b> - Arms, Legs, Collarbone, Cheekbone or Jaw	£200	£200
13	<b>Broken Bone</b> - Hands or Feet (including fingers and toes)	£75	£75
14	<b>Dislocation</b> - Hip, Knee, Shoulder or Elbow	£250	£250
15	<b>Coma Benefit</b>	£30 per day Benefit Period: 365 days	£30 per day Benefit Period: 365 days
16	<b>Temporary Total Disablement (TTD)</b> - Employed Club Officials Only	£200 per month Benefit Period: 52 weeks Excess Period: 14 days	£200 per month Benefit Period: 52 weeks Excess Period: 14 days
17	<b>Home Assistance Benefit</b> - Unemployed Club Officials Only	£200 per month Benefit Period: 52 weeks Benefit Period: 14 days	£200 per month Benefit Period: 52 weeks Benefit Period: 14 days
18	<b>Hospital Benefit</b>	NOT COVERED	£25 per night - Benefit Period: 30 nights
19	<b>Broken Bone</b> - Hip	NOT COVERED	£150
20	<b>Facial &amp; Bodily Scarring</b>	NOT COVERED	up to £600
21	<b>Broken Bone</b> - Ribs	NOT COVERED	£50
22	<b>Damage to clothing by a medical practitioner</b>	NOT COVERED	up to £50
23	<b>Emergency Medical Expenses</b>	NOT COVERED	up to £500
24	<b>Physiotherapy</b> - 50% of costs for up to 6 sessions	NOT COVERED	up to £40 per session
25	<b>Broken / Damaged Sports Glasses</b> - prescription glasses only	NOT COVERED	up to £50
26	<b>Emergency Dental Expenses</b>	NOT COVERED	up to £100



# PUBLIC LIABILITY.

**We have been providing public liability insurance since the mid-90's and at present we place our business at Lloyds of London 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

**£28 per club**

Benefit	Sum Insured
Public Liability	Up to GBP 10,000,000
Employers Liability	Up to GBP 10,000,000
Player to Player Coverage	Excluded.
Assault, Deliberate Violence	Excluded.
Legal Defence Costs	Up to GBP 200,000 Covered for Sports Clubs or Association.
Abuse Cover	Up to GBP 1,000,000
Professional Indemnity	Up to GBP 10,000,000
Officers & Committee Members	Up to GBP 5,000,000

Coverholder at **LLOYD'S**

# Thank you from team



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