



Bespoke Schemes by

Sportsguard

Our Commitment. Our Passion. Our Sport.

Surrey County Football Association Scheme Information for Teams and Clubs

3.1 PERSONAL ACCIDENT.



All premiums include £10 administration fee and 12% Insurance Premium Tax

No.	Benefit	Basic	Enhanced
		£49.50 per team	£116 per team
		Sum Insured	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£50 per week Benefit Period: 52 weeks Excess Period: 14 days	£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	£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



3.2 PERSONAL ACCIDENT.

Budget Cover	Surrey FA Recommended Cover
£20 per U13's team & above £13.50 per U12's team & below	£28.50 per U13's team & above £20 per U12's team & below

All premiums include £10.00 administration fee and 12% Insurance Premium Tax

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



4 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 Scheme

Premium £28 per club

Including Insurance Premium Tax

Benefit	Sum Insured
Public Liability	Up to GBP 10,000,000
Professional Indemnity	Up to GBP 10,000,000
Player Legal Defence Costs	Up to GBP 250,000
Employers Liability	Up to GBP 10,000,000



INTRODUCTION

We are proud to be working with our newly appointed lead underwriter for our sports public liability products. We have achieved "Accredited Broker" status and we will continue to make sure we meet your sports public liability insurance expectations.



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 £10.00 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



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