

### **Bespoke Schemes by**



Our Commitment, Our Passion, Our Sport,

# **Surrey County Football Association Insurance Scheme**

### PERSONAL ACCIDENT.



		Basic 2017/18	Enhanced 2017/18
		£45 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 *New for 2017/18*	NOT COVERED	up to £2,000
6	Permanent Partial Disability	up to £30,000	up to £30,000
7	Tetraplegia / Quadriplegia *New for 2017/18*	£30,000	£30,000
8	Triplegia / Paraplegia *New for 2017/18*	£15,000	£15,000
9	Disability Assistance Expenses *New for 2017/18*	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 *New for 2017/18*	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 *New for 2017/18*	NOT COVERED	£250
14	Emergency Medical Expenses *New for 2017/18*	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 *New for 2017/18*	£50	£50
18	Broken Bone - Hip *New for 2017/18*	£150	£150
19	Broken / Damaged Sports Glasses - prescription glasses only *New for 2017/18*	up to £50	up to £50
20	<b>Dislocation</b> - Hip, Knee, Shoulder or Elbow	£200	£200
21	Facial & Bodily Scarring *New for 2017/18*	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 *New for 2017/18*	up to £50	up to £50
24	Coma Benefit *New for 2017/18*	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days
25	Physiotherapy - 50% of costs for up to 6 sessions *New for 2017/18*	up to £40 per session	up to £40 per session

### PERSONAL ACCIDENT.



#### Youth - 2017/18

£35 per U13's team & above £24 per U12's team & below

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 *New for 2017/18*	£100,000
5	Triplegia / Paraplegia *New for 2017/18*	£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 *New for 2017/18*	£25,000
10	Snapped / Ruptured Achilles Tendon or Anterior Cruciate Ligament - requiring surgery *New for 2017/18*	£250
11	Concussion *New for 2017/18*	£10,000
12	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£200
13	Broken Bone - Hands or Feet (including fingers and toes)	£75
14	<b>Dislocation</b> - Hip, Knee, Shoulder or Elbow	£250
15	Coma Benefit *New for 2017/18*	£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 *New for 2017/18*	£150
3	Facial & Bodily Scarring *New for 2017/18*	up to £600
4	Broken Bone - Ribs *New for 2017/18*	up to £600 £50 MORE BENEFITS
5	Damage to clothing by a medical practitioner *New for 2017/18*	up to £50
6	Emergency Medical Expenses *New for 2017/18*	up to £500
7	Physiotherapy - 50% of costs for up to 6 sessions *New for 2017/18*	up to £40 per session
8	Broken / Damaged Sports Glasses - prescription glasses only *New for 2017/18*	up to £50
9	Emergency Dental Expenses	up to £100

### PUBLIC LIABILITY.



We have been providing public liability insurance since the mid-90's and at present we are a recognised Coverholder at Lloyds of London which gives us more freedom to underwrite using our experience and expertise.

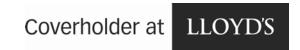
It is of vital importance that all organisations protect themselves against the disastrous consequences of liability for injury or damage arising out of their actions and this includes the actions of all-executive officials, members and volunteers. Such officials and members at all levels could find 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.

Publ	lic Lia	bility	- 2017/1	8

#### £28 per club

**Including 12% Insurance Premium Tax** 

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Benefit	Sum Insured	
Public Liability	GBP 10,000,000	
Employers Liability	GBP 10,000,000	
Player to Player Coverage	Excluded.	
Assault, Deliberate Violence	Excluded.  However, Sports Clubs or Association are covered as per more specifically defined within Exclusion 9 (page 12) of the policy wording.	
Legal Defence Costs	Up to GBP 200,000 Covered for Sports Clubs or Association.	
Indemnity provided for player to player claims in respect of Sports Clubs and Associations	Subject to purchasing coverage per Endorsement Number 1 of the policy wording for full policy limit of liability.	
Abuse Cover	GBP 10,000,000 Claims Made Wording 6 years retrospective	
Professional Indemnity	GBP 10,000,000 Excess Amount: GBP 150.00	
Officers & Committee Members	GBP 10,000,000 Excess Amount: GBP 150.00	
Professional Indemnity for non-qualified coaches	GBP 10,000,000	



## Thank you from team



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Coverholder at LLOYD'S





