

## Your clubs policy schedule

**This schedule should be read in conjunction with the policy wording.**

Policy Number: SL8000599922/012227  
 Bluefin Sport Ref: 11622587  
 Intermediary Name: Bluefin Sport  
 Insured: Sedlescombe Rangers FC  
 Address:

East Sussex

Postcode: TN

County Football Association: Sussex

Business description: Football Club

Total Payable £518.00

*\*This amount is inclusive of Insurance Premium Tax (IPT), where applicable, and at the applicable rate. Note IPT is not payable on the Life Insurance element of the premium*

Number of Teams		Level of Cover
Adult 11 a side	3	Superior 120
Adult 5/7 a side	0	Not Insured
Adult Walking Football	0	Not Insured

Youth Under 13 and above	6	Superior Gold
Youth Under 12 and below	9	Superior Gold

Soccer Tots (i.e. up to U-6) are automatically insured for noncompetitive football training

Date of issue: 11/07/2018

Period of Insurance: 03/07/2018 to 30/06/2019 (Both dates inclusive)

Reason for issue: New Business

## Personal Accident Policy Schedule

### Adult team benefits

### Section A – Life & Accidental Death cover

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee



Category	Benefit	Effective Time	Maximum Limits per Insured Person
A & B	1. Life Cover	ET1	£10,000
A & B	2. Accidental Death resulting from Bodily Injury	ET2	£30,000

Code	Effective Time
<b>ET1</b>	Whilst an Insured Person is training and/or playing in Football matches only
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

\* includes a memorial benefit of £1,000 (payable to the football club)

## Section B – Injury

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Code	Effective Time
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	1. Permanent Total Disablement	ET2	Up to £60,000
A & B	2. Loss of Limbs	ET2	£35,000
A & B	3. Loss of Sight	ET2	£35,000
A & B	4. Loss of Speech	ET2	£35,000
A & B	5. a) Loss of Hearing (both ears)	ET2	£35,000
A & B	5. b) Loss of Hearing (one ear)	ET2	£8,750
A & B	6. Loss of Internal Organs	ET2	£35,000
A & B	7. Tetraplegia / Quadriplegia	ET2	£100,000
A & B	8. Triplegia / Paraplegia	ET2	£50,000
A & B	9. Concussion (Long Term)	ET2	£10,000
A & B	10. Concussion (Moderate & Severe)	ET2	Up to £250
A & B	11. Miscarriage	ET2	£500
A & B	12. a) Temporary Total Disablement b) Home Help Benefit -Includes being a full time housewife or househusband as an occupation Maximum monthly benefit for each insured person Benefit Period: 24 months Waiting Period: 14 days	ET2	£120
A & B	c) Students not in gainful employment Benefit Period: 2 months Waiting Period: 14 days	ET2	£100 per month



A & B	d) Student Tutorial Benefit Benefit Period: 6 months Waiting Period: 7 days	ET2	Up to £140 month
A & B	13. Childcare Expenses Benefit Period: 2 months Waiting Period: 14 days	ET2	£400 per month
A & B	14. Chauffeur Expenses Benefit Period: 2 months Waiting Period: 14 days	ET2	£400 per month

## Extensions of Cover

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	Broken Bones – Legs, Collar, Arms, Cheek, Jaw, Skull, Hip and/or Foot	ET2	£250
A & B	Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip	ET2	£250
A & B	Snapped/Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	ET2	£250
A & B	Emergency Dental Pain Relief Expenses	ET2	£100
A & B	Emergency Medical Expenses	ET2	Up to £500
A & B	Rehabilitation and Retraining	ET2	Up to £5,000
A & B	Home/Car Adaptation	ET2	Up to £25,000
A & B	Extra Travelling Expenses – Benefit Period: 1 month	ET2	£100
A & B	Coma – Maximum benefit Period 365 days	ET2	£30 per day
A & B	Hospitalisation Benefits – Maximum benefit Period 4 weeks	ET2	£25 per day
A & B	Examination Re-sit Benefit	ET2	Up to £2,500
A & B	Dental Injury	ET2	Not Insured
A & B	Physiotherapy Cover	ET2	Not Insured
A & B	Facial & Bodily Scarring	ET2	£600
A & B	Medical Certification Expenses	ET2	Up to £50

Services	Available
Helpline – Counselling	24/7
Helpline – Legal Advice	24/7

## Aggregate Limit

<b>Per Event Overall:</b>	£2,000,000
---------------------------	------------

(This is the maximum amount that the insurer will pay per Event in total under this and any other policies issued by the Insurer to the Insured)

## Endorsements



**1 Endorsement 1 - Permanent Partial Disablement**

Compensation under Section B benefit 1 **Permanent Total Disablement** as shown in the Schedule is extended to include the following benefit - subject to a maximum total of 100% in the aggregate.

1. Total loss of use of:
  - a. back or spine (excluding cervical) without cord involvement 40%
  - b. neck or cervical spine without cord involvement 30%
  - c. shoulder, elbow or wrist 25%
  - d. hip, knee or ankle 20%
2. Loss of or total loss of use of:
  - a. foot below the level of the ankle(talofibular joint) 50%
  - b. thumb 20%
  - c. one forefinger or big toe 15%
  - d. any other finger 10%
  - e. any other toe 4%
3. Benefit for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by the insurer of the degree of disability relative to this scale without reference to the **Insured Person's** occupation.

Provided that:

- a. The total benefit payable shall not exceed 100% of The amount shown in the table of sums insured for each **Insured Person** in respect of any one Accident.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.

**2 Endorsement 2 – Age limit extension**

It is noted and agreed that if an Insured Person is over the age of 55 years, the Policy Age Limit for SECTION A benefit 2 Accidental Death and SECTION B Injury benefits 1-8 is deleted, and the following benefits and age limits will apply:

Benefits	Basic Limits: For persons older than 55 years of age but less than 75 years of age	Intermediate Limits: For persons older than 55 years of age but less than 75 years of age	Superior Limits: For persons older than 55 years of age but less than 75 years of age	Basic Limits: For persons older than 75 years of age	Intermediate Limits: For persons older than 75 years of age	Superior Limits: For persons older than 75 years of age
Persons covered	Category A	Category A	Category A	Category B only	Category B only	Category B only
Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£15,000	£15,000	£15,000	£3,000	£3,000	£3,000
Section B: Benefit 1*	£25,000*	£25,000*	£30,000*	NIL	NIL	NIL
Section B: Benefits 2-8 – other than 5b	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Benefit 5b Benefit 11	£3,750 N/A	£3,750 N/A	£4,375 N/A	£625 N/A	£625 Nil	£625 Nil
Home/Car Adaptation	N/A	N/A	£5,000	N/A	N/A	£1,000
Broken Bones/Dislocation/ Snapped Achilles or CL	N/A	£75	£75	N/A	NIL	NIL



Concussion Moderate or Severe Long Term	N/A N/A	N/A N/A	Up to £250 N/A	N/A N/A	N/A N/A	N/A N/A
Emergency Medical Expenses	N/A	N/A	£250	N/A	N/A	£50
Rehabilitation and retraining expenses	N/A	N/A	£1,250	N/A	N/A	£250

Hospitalisation benefits	N/A	£12.50 per day (max 4 weeks)	£12.50 per day (max 4 weeks)	N/A	£12.50 per day (max 4 weeks)	£12.50 per day (max 4 weeks)
Coma benefit	N/A	N/A	£12.50 per day (max 365 days)	N/A	N/A	£12.50 per day (max 365 days)
Travel Expenses	N/A	N/A	£50 (max 1 month)	N/A	N/A	£50 (max 1 month)
Helpline – Counselling	N/A	N/A	YES	N/A	N/A	YES
Helpline – Legal Advice	N/A	N/A	YES	N/A	N/A	YES
Facial & Bodily Scarring	N/A	N/A	N/A	N/A	N/A	N/A
Student Tutorial	N/A	N/A	N/A	N/A	N/A	N/A
Examination Re-sit Benefit	N/A	N/A	N/A	N/A	N/A	N/A
Medical Certification Expenses	N/A	N/A	Up to £50	N/A	N/A	Up to £50

\*The Permanent Total Disablement benefit (Section B, benefit 1) is only applicable if the Insured Person is in full employment at the time of sustaining Bodily Injury and for the purposes of this endorsement the definition of Permanent Total Disablement contained within the wording is deleted and replaced with as follows:

**Permanent Total Disablement**

means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months and which the opinion of the Insurer's Chief Medical officer, is beyond hope of recovery and will in all probability continue for remainder of the Insured Person's life and will prevent the Insured Person from engaging in or giving attention to occupation.

time



## Youth team benefits

### **Section A – Life & Accidental Death cover**

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Category	Benefit	Effective Time	Maximum Limits per Insured Person
A & B	1. Life Cover	ET1	£10,000
A & B	2. Accidental Death resulting from Bodily Injury	ET2	£10,000

Code	Effective Time
<b>ET1</b>	Whilst an Insured Person is training and/or playing in football matches only
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

\* includes a memorial benefit of £1,000 (payable to the football club)



## Section B – Injury

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Code	Effective Time
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
<b>A &amp; B</b>	1. Permanent Total Disablement	ET2	Up to £100,000
<b>A &amp; B</b>	2. Loss of Limbs	ET2	£100,000
<b>A &amp; B</b>	3. Loss of Sight in One or both Eyes	ET2	£100,000
<b>A &amp; B</b>	4. Loss of Speech	ET2	£100,000
<b>A &amp; B</b>	5. a) Loss of Hearing (both ears)	ET2	£100,000
<b>A &amp; B</b>	5. b) Loss of Hearing (one ear)	ET2	£25,000
<b>A &amp; B</b>	6. Loss of Internal Organs	ET2	£25,000
<b>A &amp; B</b>	7. Tetraplegia / Quadriplegia	ET2	£100,000
<b>A &amp; B</b>	8. Triplegia / Paraplegia	ET2	£50,000
<b>A &amp; B</b>	9. Concussion (Long Term)	ET2	£10,000
<b>A &amp; B</b>	10. Concussion (Moderate & Severe)	ET2	Up to £250
<b>A &amp; B</b>	11. Miscarriage	ET2	£500
<b>B</b>	12. a) Temporary Total Disablement* for Club Officials Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days Home Help Benefit - Includes being a full time housewife or househusband as an occupation Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days	ET2	£200 per month
<b>A</b>	12. b) Temporary Total Disablement* for 1618 years old footballers in full or permanent paid employment of 16 hours per week or more Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days	ET2	Not Insured

\*Cover for Students not in gainful employment is restricted to £100 per month, up to a maximum of 2 months

## Section B – Injury: Extensions of cover

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
<b>A &amp; B</b>	Emergency Medical Expenses	ET2	£200
<b>A &amp; B</b>	Emergency Dental Pain Relief Expenses	ET2	£200



<b>A &amp; B</b>	Broken Bones – Legs, collar, Arms, Cheek, Jaw, Skull, Hip and/or Foot	ET2	£200
<b>A &amp; B</b>	Broken Bones – Nose, Fingers and Toes	ET2	£75
<b>A &amp; B</b>	Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip	ET2	£250
<b>A &amp; B</b>	Snapped/Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	ET2	£250
<b>A &amp; B</b>	Extra Travelling Expenses Benefit Period: 1 month	ET2	£100
<b>A &amp; B</b>	Damaged Sports Glasses (Prescription)	ET2	Up to £75
<b>A &amp; B</b>	Rehabilitation and retraining	ET2	Up to £5,000
<b>A &amp; B</b>	Home/Car Adaptation and Home Relocation Expenses	ET2	Up to £25,000
<b>A &amp; B</b>	Hospitalisation Benefits – Maximum benefit Period 30 days	ET2	£30 per day
<b>A &amp; B</b>	Coma Benefit – Maximum benefit Period 365 days	ET2	£30 per day
<b>A &amp; B</b>	Parent/Legal Guardian inconvenience Expenses	ET2	Not Insured
<b>A &amp; B</b>	Physiotherapy Cover	ET2	Not Insured
<b>A &amp; B</b>	Student Tutorial Cover (expenses relating to home tuition or necessary additional expenses to attend school following an injury) – Maximum benefit period 26 weeks	ET2	Not Insured
<b>A &amp; B</b>	Examination Re-sit Benefit	ET2	Not Insured
<b>A &amp; B</b>	Facial & Bodily Scarring	ET2	Up to £600
<b>A &amp; B</b>	Medical Certification Expenses	ET2	Up to £50

Services	Available
Helpline – Counselling (see page 4 of the Policy wording)	24/7
Helpline – Legal Advice (see page 4 of the policy wording)	24/7

Aggregate Limit	
<b>Per Event Overall:</b>	£2,000,000

(This is the maximum amount that the insurer will pay per Event in total under this and any other policies issued by the Insurer to the Insured)

### Endorsements applicable to this Policy





**Endorsement 1 - Permanent Partial Disablement**

Compensation under Section B, Benefit 1 **Permanent Total Disablement** as shown in the Schedule is extended to include the following benefit - subject to a maximum total of 100% in the aggregate.

1. Total loss of use of:

- a. back or spine (excluding cervical) without cord involvement 40%
- b. neck or cervical spine without cord involvement 30%
- c. shoulder, elbow or wrist 25%
- d. hip, knee or ankle 20%

2. Loss of or total loss of use of:

- a. foot below the level of the ankle(talofibular joint) 50%
- b. thumb 20%
- c. one forefinger or big toe 15%
- d. any other finger 10%
- e. any other toe 4%

3. Benefit for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by the Insurer of the degree of disability relative to this scale without reference to the **Insured Person's** occupation.

Provided that:

- a. The total benefit payable shall not exceed 100% of the amount shown in the table of sums insured for each Insured Person in respect of any one Accident.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.

**Endorsement 2 – Age limit extension**

It is noted and agreed that if an Insured Person is over the age of 75 years, the Policy Age Limit for SECTION A benefit 2 Accidental Death and SECTION B Injury benefits 1-8 is deleted, and the following benefits and age limits will apply:

Benefits	Basic Limits: For persons older than 75 years of age ( <b>Officials only</b> )	Superior Limits: For persons older than 75 years of age ( <b>Officials only</b> )
Persons covered	Category B only	Category B only
Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£3,000	£3,000
Section B: Benefit 1*	N/A	N/A
Section B: Benefits 2-8 – other than 5b Benefit 5b Benefit 7	£3,000 £625 N/A	£3,000 £625 N/A
Home/Car Adaptation	N/A	£1,000
Broken Bones/Dislocation/Snapped or Ruptured Achilles Tendon or CL	N/A	N/A
Concussion Long Term Moderate & Severe	N/A N/A	N/A N/A
Emergency Medical Expenses	N/A	£50
Rehabilitation and Retraining expenses	N/A	£250
Hospitalisation benefits	N/A	£12.50 per day (max 4 weeks)
Coma benefit	N/A	£12.50 per day (max 365 days)
Extra Travelling Expenses	N/A	£50 (max 1 month)
Helpline - Counselling	N/A	YES
Helpline – Legal Advice	N/A	YES



# The National Game Insurance Scheme

Delivered by The FA's appointed broker, Bluefin Sport

Facial & Bodily Scarring	N/A	N/A
Student Tutorial	N/A	N/A
Examination Re-sit Benefit	N/A	N/A
Medical Certification Expenses	N/A	Up to £50