



Personal Accident Policy Schedule

Adult team benefits

Section A – Life & Accidental Death cover

Category	Definition of Insured Persons
A	Any Person who is a registered player of the Insured
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
A & B	3. Funeral Expenses	ET2	£5,000

Code	Effective Time
ET1	Whilst an Insured Person is training and/or playing in Football matches only
ET2	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, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, 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)

** Life cover will commence at attainment of 6 years of age and will cease at attainment of 50 years of age



Section B – Injury

Category	Definition of Insured Persons
A	Any Person who is a registered player of the Insured
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
ET2	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, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, 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 £50,000
A & B	2. Loss of Limbs	ET2	£30,000
A & B	3. Loss of Sight	ET2	£30,000
A & B	4. Loss of Speech	ET2	£30,000
A & B	5. a) Loss of Hearing (both ears)	ET2	£30,000
A & B	5. b) Loss of Hearing (one ear)	ET2	£7,500
A & B	6. Loss of Internal Organs	ET2	£30,000
A & B	7. Tetraplegia / Quadriplegia	ET2	£100,000
A & B	8. Triplegia / Paraplegia / Hemiplegia	ET2	£50,000
A & B	9. Concussion (Long Term)	ET2	Not Insured
A & B	10. Concussion (Moderate & Severe)	ET2	N/A
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	Not Insured
A & B	c) Students not in gainful employment <i>TTD Extension</i> 14 day waiting period 2 month max. benefit period	ET2	Not Insured
A & B	d) Student Tutorial Benefit <i>TTD Extension</i> Benefit Period: 6 months Waiting Period: 7 days	ET2	Not Insured
A & B	13. Childcare Expenses Benefit Period: 2 months Waiting Period: 14 days	ET2	Not Insured
A & B	14. Chauffeur Expenses Benefit Period: 2 months Waiting Period: 14 days	ET2	Not Insured

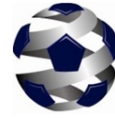


Extensions of Cover			
Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	Broken Bones – Legs, Kneecap, Foot, Collar, Arms, Hand, Wrist (carpels), Skull, Hips, Jaw and/or Cheek	ET2	£250
A & B	Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip	ET2	£250
A & B	Ruptured Achilles Tendon or Cruciate Ligament	ET2	£250
A & B	Emergency Dental Pain Relief Expenses	ET2	£100
A & B	Emergency Medical Expenses	ET2	Not Insured
A & B	Rehabilitation and Retraining	ET2	Not Insured
A & B	Home/Car Adaptation	ET2	Not Insured
A & B	Extra Travelling Expenses – Benefit Period: 1 month	ET2	Not Insured
A & B	Coma – Maximum benefit Period 365 days	ET2	Not Insured
A & B	Hospitalisation Benefits – Maximum benefit Period 4 weeks	ET2	£25 per day
A & B	Examination Re-sit Benefit	ET2	Not Insured
A & B	Dental Injury	ET2	Not Insured
A & B	Physiotherapy Cover	ET2	Not Insured
A & B	Facial & Bodily Scarring	ET2	Not Insured
A & B	Medical Certification Expenses	ET2	Not Insured
A & B	Loss of or Damage to Football Kit or Football Boots (following bodily injury sustained during the Effective Time)	ET2	Not Insured

Services	Available
Helpline – Counselling	Not Insured
Helpline – Legal Advice	Not Insured

Aggregate Limit	
Per Event Overall:	£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:

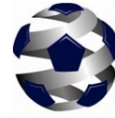
- a. The total benefit payable shall not exceed 100% of the amount shown in the table of sums insured for each **Insured Person** in respect of any one Accident.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.

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 A: Benefit 3 Funeral Expenses	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000
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	£3,750	£3,750	£4,375	£625	£625	£625
Benefit 11	N/A	N/A	N/A	N/A	Nil	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	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





The National Game Insurance Scheme

Delivered by The FA's appointed broker, Bluefin Sport

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
Loss of or Damage to Football Kit or Football Boots	N/A	N/A	Up to £100	N/A	N/A	N/A

*The Permanent Total Disablement benefit (Section B, benefit 1) is only applicable if the Insured Person is in full-time 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 in the opinion of the Insurer's Chief Medical officer, is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life and will prevent the Insured Person from engaging in or giving attention to any occupation.

In partnership with

