

Football Insurance Solutions

Personal Injury

Summary Of Cover



ace europe



This is a summary of cover and does not contain all the terms and conditions of the policy. The full terms, conditions, exclusions and limitations can be found in the master policy document provided to your football club. A copy of the master policy can be viewed at www.sbjfootballpa.com. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group Limited.

Significant Features and Benefits – Adult Team

Cover applies to any person who is a registered player of the Insured; any committee member of the Insured; and any person acting officially on behalf of the Insured as a Manager, Trainer or Assisting Referee whilst at any ground or premises worldwide where the Insured has agreed a fixture, organised training or official club social events, including travelling directly to and from such activities subject to which scale of cover is shown in the schedule. Full details can be found on page 4 of the policy wording.

Personal Injury

Accidental bodily injury which causes:

Benefit	All Scales of cover
Death	£30,000
Permanent total disablement	£30,000
Permanent partial disablement	Up to £30,000
Loss of one or more limbs	£30,000
Loss of sight in one or both eyes	£30,000
Loss of hearing in both ears	£30,000
Loss of hearing in one ear	£7,500
Loss of speech	£30,000
Loss of internal organ	£7,500
Rehabilitation and retraining expenses	Up to £2,500
Extra travel expenses (benefit period – 4 weeks)	Up to £25 per week
Hospitalisation benefit (benefit period – 13 weeks)	£20 per day
Emergency dental (pain relief) expenses	Up to £200
Broken bones (legs, arms, collar &/or cheek bone)	£100
Home help (temporary total disablement extension)	Includes being a full time house wife or house husband as an occupation
Emergency medical expenses	Up to £500
Legal advice helpline	Operates 24 hours a day, 365 days a year

Benefit Scale	A	A Plus	B	C	D	E	F	G
Temporary total disablement (TTD) (per week)*	£nil	£12.50	£25	£35	£50	£75	£100	£150
TTD deferment period	N/A				14 days			
TTD benefit period					104 Weeks			

*Cover is restricted to £25 per week for students and payable up to a maximum benefit period of 6 weeks

Premiums

Per 11 a side team inc 6% insurance premium Tax	£61	£77	£110	£132	£182	£233	£384	Call Bluefin
Per 5/7 a side team inc 6% insurance premium Tax	£31	£39	£55	£66	£91	£117	£192	Call Bluefin

Additional benefits available per team (only if cover selected and shown in the schedule)

Loss of teeth (including partial)	Up to £200
Broken bones additional top up	£50
Physiotherapy cover	Up to 50% of costs up to a maximum of £25 per week for up to 6 sessions

Additional premium

Per 11 a side team inc 6% insurance premium Tax	£31
Per 5/7 a side team inc 6% insurance premium Tax	£21

Significant Features and Benefits – Youth Team

Cover applies to any person who is a registered player of the Insured; any committee member of the Insured; and any person acting officially on behalf of the Insured as a Manager, Trainer or Assisting Referee whilst at any ground or premises worldwide where the Insured has agreed a fixture, organised training or official club social events, including travelling directly to and from such activities subject to which scale of cover is shown in the schedule. Full details can be found on page 4 of the policy wording.

Personal Injury

Accidental bodily injury which causes:

Benefit	Scale:	Bronze	Silver	Gold	Platinum
Death		£10,000			
Permanent total disablement		£15,000	£25,000	£50,000	£75,000
Permanent partial disablement (up to)		£15,000	£25,000	£50,000	£75,000
Loss of one or more limbs		£15,000	£25,000	£50,000	£75,000
Loss of sight in one or both eyes		£15,000	£25,000	£50,000	£75,000
Loss of hearing in both ears		£15,000	£25,000	£50,000	£75,000
Loss of hearing in one ear		£3,750	£6,250	£12,500	£18,750
Loss of speech		£15,000	£25,000	£50,000	£75,000
Loss of Internal Organ		£3,750	£6,250	£12,500	£18,750
Temporary total disablement (TTD) weekly benefit for club officials only		£50 per week			
Optional temporary total disablement (TTD) weekly benefit for 16 to 18 olds employed for at least 16 hours or more		£35 per week (only if cover is shown in the schedule)			£35 per week Automatic
TTD deferment period		14 days			
TTD benefit period		52 Weeks			
Rehabilitation and training expenses		Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500
Emergency dental (pain relief) expenses		£100	£150	£200	£250
Emergency first aid expenses (up to)		£100	£150	£200	£250
Broken bones (legs, arms, collar &/or cheek bone)		£100	£150	£200	£250
Broken bones (fingers and toes)		£50			
Hospitalisation benefit (benefit period – 4 weeks)		£15 per day			
Legal advice helpline		Operates 24 hours a day, 365 days a year			
Loss of teeth (including partial)		N/A	N/A	N/A	up to £250
Physiotherapy cover (Up to 50% of costs up to a maximum of)		N/A	N/A	N/A	£25 per week for up to 6 sessions
Parent/legal guardian inconvenience expenses (in the event of unforeseen travel expenses due to an accident)		N/A	N/A	N/A	Up to £100

Premiums

Per 11 a side team inc 6% insurance premium Tax	£19	£26	£31	£41
Per mini soccer team inc 6% insurance premium Tax	£16	£18	£23	£31
TTD for 16 to 18 years for all Bronze, Silver and Gold for 11 a side team	£21 inc 6% insurance premium Tax			N/A as covered above

Significant or Unusual Exclusions or Limits for Adult and Youth Teams

Full details of our exclusions can be found on page 7 of the policy wording.

This policy does not cover:

- Being a professional footballer
- Suicide or deliberate self harm
- Member of the armed forces
- Any claim attributable either to arthritic or other degenerative conditions in joints bones, muscles, tendons or ligaments
- Repetitive stress (strain) injury or syndrome
- Influence of solvents, drugs or medication unless prescribed
- Sickness or disease
- Naturally occurring condition or gradually operating cause
- Engaging in a criminal act, riot or civil commotion
- Temporary Total disablement if the Insured person has no paid usual occupation or if the Insured Persons usual occupation is as a footballer
- Motorcycling other than mopeds or scooters up to 50cc
- club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off the ground;

Permanent Total Disablement is whilst you are permanently prevented from undertaking your usual occupation outside of football. If you have no occupation outside of football, it would be if you are permanently prevented from undertaking each and every occupation or profession.

Age Limit

Duration of Policy

The policy will remain in force for 12 months from the date of commencement and is annually renewable.

Right of Cancellation

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium may be payable. The Insured may not cancel this Policy.

How to Claim

Should you wish to make a claim under this policy you should contact our claims helpline on 0845 8410059 within 30 days or as soon as possible after the date of occurrence.

If you prefer, you can also contact us by writing to:

The Claims Service Team
ACE European Group Limited
200 Broomielaw
Glasgow
G1 4RU

or sending an e-mail to:

ah.ukclaims@acegroup.com.

Complaints Procedure

We are dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance please contact:

a) Bluefin
Castlemead
Lower Castle Street
Bristol
BS1 3AG

Telephone: 0117 908 4001

b) ACE's Customer Service Manager
200 Broomielaw
Glasgow
G1 4RU

Telephone: 0800 389 8425 (Within UK only)

E-mail: A&Hcustserv.complaints@acegroup.com

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

Financial Service Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme.

Further information about compensation scheme arrangements are available from the FSCS at www.fscs.org.uk.