

# Amateur Football Clubs Personal Accident Policy Summary Sheet

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. It does not describe all the terms and conditions of your Certificate of Insurance, so you still need to read the Certificate of Insurance for a full description of the terms of the insurance to make sure that you understand the cover it provides. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You may need to review and update the cover periodically to ensure it remains adequate for your needs.

Combined Liability Features and Benefits	Significant Exclusions or Limitations of Combined Liability Cover
<p>Employers Liability provides cover against legal liability for:</p> <ul style="list-style-type: none"> <li>• Bodily injury, death, disease or illness to any Person employed including unpaid volunteers</li> <li>• Legal defence costs in respect of proceedings arising from a breach of the Health &amp; Safety at Work Act 1974, the Health &amp; Safety at Work (Northern Ireland) Order 1978 where there has been no actual bodily injury.</li> </ul> <p>Public Liability provides cover for accidental Injury to members of the public or accidental damage to their property.</p> <p>Products Liability provides cover for accidental Injury or accidental damage to property resulting from products supplied.</p> <p>Legal Defence costs in defending proceedings arising from a breach of statutory duty resulting in bodily injury, death or disease or loss of or damage to property incurred with the Company's written consent.</p>	<p>The limit of indemnity provided is for any one event but restricted to £5,000,000 in respect of terrorism.</p> <p>Policy cover includes the claimants legal costs and expenses within the limit indemnity.</p> <p>Limit of indemnity is £250,000 any one period of insurance.</p> <p>Excludes liability arising from:</p> <ul style="list-style-type: none"> <li>• Nuclear risks</li> <li>• That which is of any principal or accepted under contract</li> <li>• Injury for which you are required to arrange motor insurance under European Union Road Traffic legislation</li> </ul> <p>The minimum limit of Indemnity provided for Public Liability will usually be £1,000,000 any one event. Higher limits can often be provided.</p> <p>The minimum limit of Indemnity provided for Products Liability will usually be £1,000,000 any one Period of Insurance. Higher limits can often be provided.</p> <p>Excludes legal liability:</p> <ul style="list-style-type: none"> <li>• Arising from pyrotechnic displays, bouncy castles, bungee jumping and the like</li> <li>• Arising from risks that require more specific insurance i.e. Motor, Marine</li> <li>• Arising in connection with advice, design or specification provided for a fee</li> <li>• For injury to employees</li> <li>• Arising from loss of or damage to property in your custody or control</li> <li>• Caused by pollution unless sudden and accidental</li> <li>• Arising from contractual liability for products</li> <li>• Fines and penalties</li> <li>• Defective products and work and the repair, replacement or recall of same work</li> <li>• To any player or match official caused or contributed to by any player taking part in a match or coaching session (may be amended under certain circumstances)</li> <li>• Arising out of acts of abuse i.e. mental or physical hurt, injury or maltreatment</li> <li>• Fear of contracting asbestos related diseases</li> <li>• Some other specific events may be excluded or cover may be qualified</li> </ul> <p>Excludes the first £100 of any loss of or damage to third party property.</p> <p>The total payable by the Company shall not exceed the Limit of Indemnity.</p>

Personal Accident Features and Benefits	Significant Exclusions or Limitations to Personal Accident Cover
<p>Personal Accident Insurance provides financial protection following accidental bodily injury</p> <p>Covers:</p> <ul style="list-style-type: none"> <li>Registered players, team trainer/coach per team on match days</li> <li>Practice matches and training sessions organised by the Club</li> <li>Travel directly to and from away fixtures within the British Isles</li> </ul> <p>The following benefits are available:</p> <ul style="list-style-type: none"> <li>Death</li> <li>Loss of:- <ul style="list-style-type: none"> <li>one or more Limbs</li> <li>one Eye or both Eyes</li> <li>Speech</li> <li>Hearing of one or both ears</li> </ul> </li> <li>Permanent Total Disablement</li> <li>Temporary Total Disablement</li> <li>Broken bone benefit</li> </ul> <p>The following benefit is optional and an additional premium will be charged</p> <ul style="list-style-type: none"> <li>Physiotherapy and Fracture Benefit (Adult teams only)</li> </ul>	<ul style="list-style-type: none"> <li>Accumulation limits apply</li> <li>Flying other than as a passenger or motorcycling either as rider or passenger</li> <li>Committing or attempting to commit suicide</li> <li>War or Terrorism</li> <li>Illness or disease (not resulting from accidental bodily injury)</li> <li>Any naturally occurring condition or degenerative process or any gradually operating cause</li> <li>Any loss contributed to by a pre-existing physical or mental condition</li> <li>Full time contracted players</li> <li>Players aged 60 years or over</li> </ul> <p>Restricted benefits apply for the following:</p> <ul style="list-style-type: none"> <li>Persons under 16 years of age</li> <li>Unemployed persons</li> <li>Persons in full-time education</li> <li>Extra officials aged 65 years and over</li> </ul> <p>Fracture to one or more arm or leg – sum insured £150 Fracture to collar, cheek, pelvic or hope bone – sum insured £150 Fracture to one or more finger or toe bones £50</p> <p>50% of the cost of necessary physiotherapy treatment payable for maximum of 6 visits, subject to maximum of £25 per visit. GP Referral letter required, NHS treatment excluded. Fracture to one or more arm or leg – sum insured £150 Fracture to collar, cheek, pelvic or hope bone – sum insured £150 Fracture to one or more finger or toe bones £50</p>
Excess Period	Choice of 7 or 14 days
Dental Expenses	Up to £250 excluding the first £25 of any claim Excludes loss or damage to crowns and other dental appliances
Hospitalisation	£25 per day for maximum of 14 days provided that period exceeds 72 hours
Age Limits	5 to 60 years for players and up to 75 years for extra officials
<b>General Conditions</b>	
<p>If there are any changes to the Business, the Premises, the property therein or any other circumstances whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being repudiated.</p> <p>You must take reasonable precautions to prevent damage, loss or an occurrence that may increase the likelihood of a claim under the Policy.</p> <p>Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Proposal or the Policy shall be governed and construed in accordance with English Law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.</p>	
<b>'Cooling-Off' Period and Your Right to Cancel Your Policy</b>	
<p>If you feel this Insurance does not suit your requirements then a full refund will be allowed if the Certificate of Insurance is returned to Mann Broadbent Limited (Sports Division) within 14 days of the cover starting or within 14 days from the day on which you receive the Certificate of Insurance, whichever is the later.</p>	
<b>Claim Notification</b>	
<p>You can make a claim by contacting Mann Broadbent (Sports Division) - 2 Foundry Street, Worcester WR1 2BJ Telephone: 01905 612336 Facsimile: 01905 729229</p>	
<b>Are we covered by the Financial Services Compensation Scheme (FSCS)?</b>	
<p>Financial Services Compensation Scheme</p> <p>You may be entitled to compensation from Lloyd's Central Fund and/or the Financial Services Compensation Scheme (FSCS) if we are unable to meet our liabilities. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme arrangements is available from the FSCS Information can be obtained on request or by visiting the FSCS website at <a href="http://www.fscs.org.uk">www.fscs.org.uk</a></p>	