

# SCHEDULE OF INSURANCE

This schedule of insurance should be read in conjunction with the certificate of insurance.

<b>UNIQUE MARKET REFERENCE NUMBER</b>	B6089HSA027N23AA
<b>CERTIFICATE NUMBER</b>	POL-24052308474075
<b>NAME OF INSURED</b>	Essex FC Basic
<b>INSURED SPORTS</b>	Football
<b>NUMBER OF TEAMS</b>	To be advised
<b>NUMBER OF PLAYERS</b>	To be advised
<b>INSURED PERSONS</b>	All playing members including officials recorded on the team register prior to participating in team events and matches.
<b>GEOGRAPHICAL LIMIT</b>	United Kingdom
<b>PERIOD OF INSURANCE</b>	From: 01/07/2023 To: 30/06/2024 (both days inclusive - Greenwich Mean Time)
<b>GROSS PREMIUM</b>	To be advised
<b>INSURANCE PREMIUM TAX</b>	To be advised
<b>NET PREMIUM</b>	To be advised
<b>ADMINISTRATION FEES</b>	To be advised

## DEATH FROM NATURAL CAUSES SECTION

**Sportsguard** has arranged the insurance against **death by natural causes** provided under this certificate with Quantum Leben AG.

## PERSONAL ACCIDENT SECTION

**Sportsguard** has arranged the insurance against **bodily injury** caused by an **accident** provided under this certificate in accordance with the authorisation granted to it under a contract of delegated authority by Tokio Marine Kiln Syndicate 510 and 1880 at Lloyd's (the reference of the delegated authority agreement is as shown under the Agreement Reference above).

# SCHEDULE OF BENEFITS

This schedule of benefits should be read in conjunction with the certificate of insurance.

Benefit	Sum Insured applicable to each <b>insured person</b>
<b>DEATH BY NATURAL CAUSES SECTION</b>	
1. <b>death by natural causes</b>	GBP 10,000
<b>PERSONAL ACCIDENT SECTION</b>	
2. death by <b>accident</b>	GBP 30,000
3. <b>loss of sight</b> in one or both eyes	GBP 35,000
4. <b>loss of limb</b> , one or more	GBP 35,000
5. <b>loss of speech</b>	GBP 35,000
6. <b>loss of hearing</b> in both ears	GBP 30,000
7. <b>loss of hearing</b> in one ear	GBP 7,500
8. <b>quadriplegia</b>	GBP 100,000
9. <b>paraplegia</b>	GBP 50,000
10. permanent partial disablement	Not Covered
11. <b>permanent total disablement</b> other than benefits states above	GBP 50,000
12. <b>temporary total disablement</b>	<p><b>insured persons</b> in gainful employment: 65% of the <b>insured person's weekly wage</b>, during the 12 months immediately prior to any claim, up to a maximum of</p> <p>Not Covered</p> <p>benefit period: Not Covered <b>excess period:</b> Not Covered</p> <p><b>insured persons</b> not in gainful employment: 50% of the above</p> <p>Not Covered</p> <p>benefit period: Not Covered <b>excess period:</b> Not Covered</p>

### **PERMANENT PARTIAL DISABLEMENT SCALE**

The % of the sum insured under the permanent partial disablement benefit in respect of permanent partial disablement is as follows:

loss by amputation or permanent total loss of use of:

- (a) foot below the level of the ankle (talofibular joint) 100% \*
- (b) thumb 40% \*
- (c) one forefinger or big toe 30% \*
- (d) any other finger 20% \*
- (e) any other toe 8% \*

loss of use of:

- (a) back or spine (excluding cervical) without cord involvement 80% \*
- (b) neck or cervical spine without cord involvement 60% \*
- (c) shoulder, elbow or wrist 50% \*
- (d) hip, knee or ankle 40% \*

\* of the sum insured under item 10 of the Schedule of Benefits.

### PROVISIONS APPLICABLE TO THE PERMANENT PARTIALMENT SCALE

1. If compensation is payable in respect of the **insured person** under more than one form of permanent partial disablement as a result of one **accident**, the total amount payable shall not exceed in total more than the sum insured under the permanent partial disablement benefit.
2. If compensation is payable for loss of or loss of use of a whole member of the body, then compensation for parts of that member cannot also be claimed.

### **ADDITIONAL BENEFITS APPLICABLE TO PERSONAL ACCIDENT**

The following additional benefits are applicable to the Personal Accident benefits of this policy where a sum insured is shown below. Such sums insured shall apply to each **insured person**.

<b>Benefit</b>	Sum Insured applicable to each <b>insured person</b>
<b>1. fracture of a bone:</b>	
in the arm at or above the wrist	GBP 250
in the leg at or above the ankle	GBP 250
in the hand (excluding fingers) or in the foot (excluding toes)	GBP 50
in the collarbone	GBP 250
in the cheekbone	GBP 250
in the jaw	GBP 250
in the fingers	GBP 50
in the toes	GBP 50
in the hip	GBP 250
in the rib	GBP 50
in the shoulder (scapula)	GBP 250
in a growth plate (also known as Salter Harris Type 1)	GBP 250
<b>2. dislocation:</b>	
of the hip	GBP 250
of the kneecap	GBP 250
of the shoulder	GBP 250
of the elbow	GBP 250
<b>3. Snapped, ruptured achilles tendon or anterior cruciate ligament</b>	GBP 250
<b>4. loss of internal organ</b>	GBP 35,000
<b>5. Facial and bodily scarring</b>	GBP 600
<b>6. Emergency dental expenses</b>	up to GBP 100
<b>7. Hospital confinement</b>	GBP 25 per night benefit period: 30 nights
<b>8. Concussion</b>	GBP 10,000
<b>9. Rehabilitation retraining expenses</b>	up to GBP 2,500
<b>10. Academic examination re-sit</b>	up to GBP 2,500
<b>11. Disability assistance expenses</b>	up to GBP 10,000
<b>12. Emergency medical expenses</b>	up to GBP 500
<b>13. Student tutorial expenses</b>	up to GBP 35 per week benefit period: 4 weeks <b>excess period: 7 days</b>
<b>14. Coma benefit</b>	GBP 25 per day benefit period: 365 days
<b>15. Medical certification expenses</b>	up to GBP 50
<b>16. Funeral expenses</b>	up to GBP 5,000
<b>17. Specialist consultant fees</b>	Not Covered
<b>18. Pre-paid season or travel tickets</b>	Not Covered
<b>19. Physiotherapy benefit</b> (calculated on 50% of the receipted cost of each session)	up to GBP 40 per session benefit period: 6 sessions

20. Additional travel costs	up to GBP 25 per week benefit period: 4 weeks
21. Childcare expenses	Not Covered benefit period: Not Covered <b>excess period:</b> Not Covered
22. Chauffeur expenses	Not Covered benefit period: Not Covered <b>excess period:</b> Not Covered
23. Home assistance benefits	Not Covered benefit period: Not Covered <b>excess period:</b> Not Covered
24. Broken or damaged sports glasses	up to GBP 50
25. Damage to clothing by a medical practitioner	up to GBP 50
26. Legal advice	Covered

Subject otherwise to the terms, definitions, conditions and exclusions listed within the Schedule of Insurance, Certificate of Insurance and any other attaching endorsements.

In witness, where of this schedule has been signed by Sportsguard on behalf of:

**Death by Natural Causes section**

Quantum Leben AG

**Personal Accident section**

Tokio Marine Kiln Syndicate 510 and 1880 at Lloyd's



The Admin Bureau Ltd, One Overstone Heights, Sywell, Northamptonshire, NN6 0AT

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