

Bespoke Schemes by

The logo for SportsGuard features the word "SportsGuard" in a bold, green, sans-serif font. The letter "o" in "Sports" is replaced by a soccer ball. Above the text, there is a row of five sports balls: a yellow tennis ball, a red and white striped ball, an orange basketball, a grey and white ball, and a small red ball. A green swoosh underline is positioned below the text.

SportsGuard

Our Commitment. Our Passion. Our Sport.

Club Information Document for Essex FA teams and clubs



ADULT OPTIONS.

All premiums include
£7 per team administration fee

	Basic	Enhanced	Enhanced 50	Enhanced 75	Enhanced 100	Enhanced 150
	£10 per team	£46 per team	£68 per team	£98 per team	£120.50 per team	£168.50 per team
	+ £8 per team contribution by Essex FA					
Benefit	Sum Insured	Sum Insured	Sum Insured	Sum Insured	Sum Insured	Sum Insured
Temporary total disablement - Employed persons only	Not Covered Excess Period: 14 days Benefit Period: 52 weeks	£30 per week Excess Period: 14 days Benefit Period: 52 weeks	£50 per week Excess Period: 14 days Benefit Period: 52 weeks	£75 per week Excess Period: 14 days Benefit Period: 52 weeks	£100 per week Excess Period: 14 days Benefit Period: 52 weeks	£150 per week Excess Period: 14 days Benefit Period: 52 weeks
Temporary total disablement - Unemployed persons only	Not Covered Excess Period: 14 days Benefit Period: 26 weeks	£15 per week Excess Period: 14 days Benefit Period: 26 weeks	£20 per week Excess Period: 14 days Benefit Period: 26 weeks	£20 per week Excess Period: 14 days Benefit Period: 26 weeks	£20 per week Excess Period: 14 days Benefit Period: 26 weeks	£20 per week Excess Period: 14 days Benefit Period: 26 weeks
Death from natural causes	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000
Death from accident - Accidental death	£30,000	£30,000	£30,000	£30,000	£30,000	£30,000
Funeral expenses - in the event of a death from accident claim	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000	Up to £5,000
Permanent partial disablement	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Permanent total disablement	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000
Quadriplegia	£100,000	£100,000	£100,000	£100,000	£100,000	£100,000
Paraplegia	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000
Disability assistance expenses	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000	Up to £10,000
Rehabilitation retraining expenses	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500
Academic examination re-take	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500	Up to £2,500
Concussion	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000
Loss of;						
Sight in one or both eyes	£35,000	£35,000	£35,000	£35,000	£35,000	£35,000
Limbs, one or more	£35,000	£35,000	£35,000	£35,000	£35,000	£35,000
Speech	£35,000	£35,000	£35,000	£35,000	£35,000	£35,000
Internal organ	£35,000	£35,000	£35,000	£35,000	£35,000	£35,000
Hearing in one ear	£7,500	£7,500	£7,500	£7,500	£7,500	£7,500
Hearing in both ears	£30,000	£30,000	£30,000	£30,000	£30,000	£30,000
Emergency dental expenses	Up to £100	Up to £100	Up to £100	Up to £100	Up to £100	Up to £100
Snapped/ruptured achillies tendon or anterior cruciate ligament	£250	£250	£250	£250	£250	£250
Additional travel expenses	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks	Up to £25 per week Benefit Period: 4 weeks
Emergency medical expenses	Up to £500	Up to £500	Up to £500	Up to £500	Up to £500	Up to £500
Fracture of a bone in the;						
Arms	£250	£250	£250	£250	£250	£250
Legs	£250	£250	£250	£250	£250	£250
Collarbone	£250	£250	£250	£250	£250	£250
Cheekbone	£250	£250	£250	£250	£250	£250
Jaw	£250	£250	£250	£250	£250	£250
Hands	£50	£50	£50	£50	£50	£50
Fingers	£50	£50	£50	£50	£50	£50
Feet	£50	£50	£50	£50	£50	£50
Toes	£50	£50	£50	£50	£50	£50
Ribs	£50	£50	£50	£50	£50	£50
Hip	£250	£250	£250	£250	£250	£250
Broken or damaged sports glasses - prescription glasses only	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50
Dislocation of;						
Hip	£250	£250	£250	£250	£250	£250
Kneecap	£250	£250	£250	£250	£250	£250
Shoulder	£250	£250	£250	£250	£250	£250
Elbow	£250	£250	£250	£250	£250	£250
Facial & bodily scarring	£600	£600	£600	£600	£600	£600
Hospital benefit	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights
Damage to clothing by a medical practitioner	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50
Coma benefit	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days
Legal advice	Covered	Covered	Covered	Covered	Covered	Covered

Continued overleaf...

ADULT OPTIONS CONTINUED.

	Basic	Enhanced	Enhanced 50	Enhanced 75	Enhanced 100	Enhanced 150
Physiotherapy - 50% of costs	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions	Up to £40 per session Benefit Period: 6 sessions
Student tutorial benefit - for up to 4 weeks	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days	Up to £35 per week Excess Period: 7 days
Medical certification expenses	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50	Up to £50
Specialist consultant fees	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Pre-paid season or travel tickets	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Childcare expenses	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days
Chauffeur expenses	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days	Not Covered Benefit period: 4 weeks Excess period: 14 days
Home assistance benefits	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days	Not Covered Benefit period: 52 weeks Excess period: 14 days

Please note:

- Subject to policy terms, conditions and exclusions.
- A copy of the policy wording is available on request.
- £ means Pound Sterling (GBP).
- All premiums shown in this document include insurance premium tax (where applicable) and all administration fees.

YOUTH OPTIONS.

Youth Cover

£10

per team

+ £8 per team contribution by Essex FA

All premiums include
£7 per team administration fee

Benefit	Sum Insured
Temporary total disablement - Employed persons only	£200 per month Excess Period: 14 days Benefit Period: 52 weeks
Temporary total disablement - Unemployed persons only	Not Covered Excess Period: 14 days Benefit Period: 26 weeks
Death from natural causes	£10,000
Death from accident - Accidental death	£30,000
Funeral expenses - in the event of an Accidental Death claim	Up to £5,000
Permanent partial disablement	Not Covered
Permanent total disablement	£50,000
Quadriplegia	£100,000
Paraplegia	£50,000
Disability assistance expenses	Up to £10,000
Rehabilitation retraining expenses	Up to £2,500
Academic examination re-take	Up to £2,500
Concussion	Not Covered
Loss of;	
Sight in one or both eyes	£100,000
Limbs, one or more	£100,000
Speech	£100,000
Internal Organ	£25,000
Hearing in one ear	£25,000
Hearing in both ears	£100,000
Emergency dental expenses	Up to £200
Snapped / ruptured achillies tendon or anterior cruciate ligament	£250
Additional travel expenses	£25 per week Benefit Period: 4 weeks
Emergency medical expenses	Up to £500
Fracture of a bone in the;	
Arms	£200
Legs	£200
Collarbone	£200
Cheekbone	£200
Jaw	£200
Hands	£50
Fingers	£50
Feet	£50
Toes	£50
Ribs	£50
Hip	£200
Broken or damaged sports glasses - prescription glasses only	Up to £75
Dislocation of;	
Hip	£250
Kneecap	£250
Shoulder	£250
Elbow	£250
Facial & bodily scarring	£600
Hospital benefit	£30 per night Benefit Period: 30 nights
Damage to clothing by a medical practitioner	Up to £100
Coma benefit	£30 per day Benefit Period: 365 days
Legal advice	Covered

Continued overleaf...

YOUTH OPTIONS CONTINUED.

	Youth Cover
Physiotherapy - 50% of costs	Up to £40 per session Benefit Period: 6 session
Student tutorial benefit - for up to 4 weeks	Up to £35 per week Excess Period: 7 days
Medical certification expenses	Up to £50
Specialist consultant fees	Not Covered
Pre-paid season or travel tickets	Not Covered
Childcare expenses	Not Covered Benefit period: 4 weeks Excess period: 14 days
Chauffeur expenses	Not Covered Benefit period: 4 weeks Excess period: 14 days
Home assistance benefits	Up to £200 per month Benefit period: 52 weeks Excess period: 14 days

Please note:

- Subject to policy terms, conditions and exclusions.
- A copy of the policy wording is available on request.
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PUBLIC LIABILITY.

We have been providing public liability insurance since the mid-90's and presently place business with our trusted working partners, which gives us more freedom to underwrite using our experience and expertise.

It is of vital importance that all organisations protect themselves against the disastrous consequences of liability for injury or damage arising out of their actions and this includes the actions of all-executive officials, members and volunteers. Such officials and members at all levels could find themselves held personally responsible for court costs and damages awarded where an action has been brought against the club for negligence and it is essential that adequate liability cover is arranged to avoid such consequences. The main features of the policy are summarised below.

Public Liability Scheme

Full cost paid by Essex FA

+ £20 per club contribution by Essex FA

Benefit	Sum Insured
Public Liability	Up to GBP 10,000,000
Professional Indemnity	Up to GBP 10,000,000
Player Legal Defence Costs	Up to GBP 250,000
Employers Liability	Up to GBP 10,000,000
Directors & Officers Liability	Up to GBP 5,000,000
Abuse	Up to GBP 1,000,000



INTRODUCTION

We are proud to be working with our appointed lead underwriter for our sports public liability products. We have achieved "Accredited Broker" status and we will continue to make sure we meet your sports public liability insurance expectations.

Thank you from team



Our Commitment. Our Passion. Our Sport.



Coverholder at

LLOYD'S



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