



Personal Accident Insurance Summary of Insurance for Kirkby Malzeard FC

The following pages are a brief summary of insurance for Kirkby Malzeard FC's personal accident policy.

Your club has recently signed up to a Sportsguard policy to protect you for personal accident insurance whilst you are playing for Kirkby Malzeard FC.

Please see attached the summary of insurance cover that runs from: 29/07/2017 to: 30/06/2018 (both dates inclusive - Greenwich Mean Time)

We always recommend that players check through the summary of insurance and upgrade their cover individually if they feel that the benefit amount provided under Temporary Total Disablement does meet their current situation.

Please Visit
www.sportsguard.co.uk/player-upgrade

Who are Sportsguard?

We are a national broker that provides insurance cover to all varieties of sport. We were formed in 1989 and have grown to become one of the largest personal accident sports brokers in the UK with 60% of the grassroots football market share. We are a specialist niche broker that has Coverholder status within Lloyds of London.

I don't think the cover provided is adequate for my needs?

That's not a problem, you can upgrade your cover individually from the Sportsguard website 24 hours a day, 7 days a week, please visit www.sportsguard.co.uk/player-upgrade and select your chosen sport from the drop down menu.

Making a claim

We have included an industry leading claims portal on this website that can be accessed by Chris Slater. Chris will require the following information from you in order to get you set up online:

- First Name
- Surname
- Email Address
- Date of Birth

Do you have questions about upgrading this policy?

Our Sportsguard advisers will be happy to assist you with any questions you have regarding upgrading this insurance, please call 01604 644277, any time between 9am - 5pm, Monday to Friday.

The following "**Core Benefits**" are the standard benefits that are included within the basic package purchased by Kirkby Malzeard FC.

Core Benefits

1.	Death by natural causes*****	£10,000
2.	Death by accident*****	£30,000
3.	Funeral expenses	up to £2,000
4.	Permanent total disablement	£30,000
5.	Permanent partial disablement (see permanent partial disablement scale)	up to £30,000
6.	Quadriplegia	£30,000
7.	Paraplegia	£15,000
8.	Disability assistance expenses	up to £10,000
9.	Loss of sight in eyes - one or both	£30,000
10.	Loss of limb - one or more	£30,000
11.	Loss of speech	£30,000
12.	Loss of hearing - in both ears	£25,000
13.	Loss of hearing - in one ear	£10,000
14.	Loss of internal organ	£7,500
15.	Snapped / ruptured achilles tendon or anterior cruciate ligament	£250
16.	Emergency medical expenses	up to £500
17.	Emergency dental expenses	up to £100
18.	Fracture of a bone in the arm, leg, collarbone, cheekbone or jaw	£150
19.	Fracture of a bone in the hand, finger, foot or toes	£50
20.	Fracture of a bone in the ribs	£50
21.	Fracture of a bone in the hip	£150
22.	Dislocation of the hip, kneecap, shoulder or elbow	£200
23.	Facial and bodily scarring	up to £400
24.	Hospital confinement	£25 per night Benefit Period: 30 nights
25.	Coma benefit	£25 per day Benefit Period: 365 days
26.	Damage to clothing by a medical practitioner	up to £50
27.	Broken or damaged prescription sports glasses	up to £50
28.	Legal advice or counselling	Covered
29.	Physiotherapy (calculated on 50% of costs)	up to £40 per session Benefit Period: 6 sessions
30.	Temporary total disablement for those in gainful employment for more than 16 hours per week**	£30 per week Benefit Period: 52 weeks Excess Period: 14 days
31.	Temporary total disablement for those NOT in gainful employment for at least 16 hours per week**	£15 per week Benefit Period: 26 weeks Excess Period: 14 weeks

**Temporary Total Disablement is a benefit that is paid to you whilst you are Temporarily Totally Disablement from your normal occupation.

These benefits are all subject to additional terms and conditions that are held by Chris Slater.

The following "**Bolt Ons**" are optional extra benefits that may or may not be included within the package purchased by Kirkby Malzeard FC.

Bolt On Benefits

1.	Childcare expenses (Benefit Period: 13 weeks)	Not Covered
2.	Chauffeur expenses (Benefit Period: 13 weeks)	Not Covered
3.	Concussion	Not Covered
4.	Student tutorial benefit (Benefit Period: 26 weeks)	Not Covered
5.	Workplace retraining expenses	Not Covered
6.	Academic examination re-take	Not Covered
7.	Medical certification expenses	Not Covered
8.	Additional travel expenses (Benefit Period: 4 weeks)	Not Covered
9.	Specialist consultant fees	Not Covered
10.	Pre-paid season or travel tickets	Not Covered

These benefits are all subject to additional terms and conditions that are held by Chris Slater.

Terms and Conditions

1. These pages **DO NOT** represent your entitlement to claim or your entitlement to further information from us, if you have any questions about this insurance, please contact Chris Slater.
2. These pages **DO NOT** represent the full terms and conditions of this insurance and are for a brief summary only.
3. These pages **DO NOT** form part of the contract of insurance between ourselves and Chris Slater.