



One Overstone Heights, Sywell,
Northamptonshire, NN6 0AT
Email: feedback@sportsguard.co.uk

Annette Harrison
7 Wheatlands Close
Maulden
Bedford
Bedfordshire
MK45 2AQ

Tuesday, 17 October 2017

Your Policy Number: **0031824/15/WB - SKLN100**

Dear Annette,

Please find enclosed the confirmation of your team & club personal accident policy.

All of your policies are designed to be flexible to allow you to make alterations as your needs change. We're pleased to welcome you to the Sportsguard partnership. What's more, unlike other insurance brokers, we will not charge you any additional administration fee for making changes to this agreement.

Your annual premium is: **£105.00**

This page should be used as confirmation/receipt of payment.

It is important you check that the information in the document is correct and advise us immediately of any inaccuracies by calling 01604 644277, anytime 9am - 5pm, Monday to Friday.

Do you have questions about the policy?

Our Sportsguard advisers will be happy to assist you with any questions you may have about your policy, please call 01604 644277, any time between 9am - 5pm, Monday to Friday.

Thank you for choosing to insure with us.

A handwritten signature in black ink that reads "Richard Culley". The signature is written in a cursive, flowing style.

Richard Culley
Director

My Account

We have launched our brand new website that allows you to log on and view your documentation at any time, this service will be available 24 hours a day, 7 days a week. You will also be able to report injuries to us and we will use our "Claims Portal" to give you access to claim forms and the status of any of the outstanding claims you have on-going. Log on today, www.sportsguard.co.uk/dashboard.

Forgotten your password? No problem, use the link and you will be able to reset it to something more memorable.

Schedule of Insurance

This Schedule of Insurance should be read in conjunction with the Certificate of Insurance.

Certificate Number:-	0031824/15/WB - SKLN100
Name of Assured:-	Bedford Girls
Insured Sport:-	Football (Soccer)
Number of Teams:-	6
The Insured Person:-	All playing members including officials recorded on the team register prior to participating in team events and matches.
Geographical Limits:-	United Kingdom
Period of Insurance:-	From: 01/07/2017 to: 30/06/2018 (both dates inclusive - Greenwich Mean Time)
Contract/UMR Number:-	80328C02345244-A
Premium:-	£105.00 including insurance premium tax (where applicable)
Administration Fee:-	£0.00
Postal Details:-	Annette Harrison 7 Wheatlands Close Maulden Bedford Bedfordshire MK45 2AQ
Email Address:-	annette@bedfordladies-girlsfc.org
Telephone Numbers:-	07970650573

Schedule of Compensation

For a full description of the cover provided, refer to the Certificate and any attaching Endorsements.

1.	Death by natural causes*****	£10,000
2.	Death by accident*****	£10,000
3.	Permanent total disablement	£100,000
4.	Quadriplegia	£100,000
5.	Paraplegia	£50,000
6.	Loss of sight in eyes - one or both	£100,000
7.	Loss of limb - one or more	£100,000
8.	Loss of speech	£100,000
9.	Loss of hearing - in both ears	£100,000
10.	Loss of hearing - in one ear	£25,000
11.	Loss of internal organ	£25,000
12.	Concussion	£10,000
13.	Snapped / ruptured achilles tendon or anterior cruciate ligament	£250
14.	Fracture of a bone in the arm, leg, collarbone, cheekbone or jaw	£200
15.	Fracture of a bone in the hand, finger, foot or toes	£75
16.	Dislocation of the hip, kneecap, shoulder or elbow	£250
17.	Coma benefit	£25 per day Benefit Period: 365 days
18.	Temporary total disablement for employed officials of the team/club who are in gainful employment for more than 16 hours per week**	£200 per month Benefit Period: 12 months Excess Period: 14 days
19.	Home assistance benefit for unemployed officials of the team/club who are not in gainful employment for at least 16 hours per week**	up to £200 per month Benefit Period: 12 months Excess Period: 14 days
20.	Hospital confinement	£25 per night Benefit Period: 20 nights
21.	Fracture of a bone in the ribs	£50
22.	Fracture of a bone in the hip	£150
23.	Facial and bodily scarring	up to £250
24.	Damage to clothing by a medical practitioner	up to £50
25.	Emergency medical expenses	up to £500
26.	Physiotherapy (calculated on 50% of costs)	up to £40 per session Benefit Period: 6 sessions
27.	Broken or damaged prescription sports glasses	up to £50
28.	Emergency dental expenses	up to £100

In witness, where of this schedule has been signed by Sportsguard.



Endorsements

This Endorsement attaches to and forms part of Certificate Number: 0031824/15/WB - SKLN100

It is hereby noted and agreed that:-

1.	Additional travel costs	Not Covered
2.	Disability assistance expenses	Not Covered
3.	Funeral expenses	Not Covered
4.	Workplace retraining expenses	Not Covered
5.	Legal advice or counselling	Not Covered
6.	Permanent partial disablement	Not Covered
7.	Childcare expenses (benefit period: 3 months)	Not Covered
8.	Chauffeur expenses (benefit period: 3 months)	Not Covered
9.	Student tutorial expenses (benefit period: 4 weeks)	Not Covered
10.	Academic examination re-take	Not Covered
11.	Medical certification expenses	Not Covered
12.	Specialist consultant fees	Not Covered
13.	Pre-paid season or travel tickets	Not Covered

Subject otherwise to the Terms, Definitions, Conditions and Exclusions listed within the Schedule, Certificate of Insurance and any other attaching Endorsements.

In witness, where of this schedule has been signed by Sportsguard.



Date of Issue: Tuesday, 17 October 2017

Additional definitions applicable to this insurance:

*In the event of multiple fractures, only one benefit amount is payable.

**The Temporary Total Disablement benefit shall be the Sum Insured or 65% of the Insured Person's gross weekly wage, during the twelve months immediately prior to any claim, whichever is the less.

***No cover shall apply where dislocation of the joint has occurred before. In the event of the dislocation and fracture of a joint due to the same Accident, only the fracture benefit shall be paid.

****Permanent facial scarring shall mean visible scar tissue in the area from the hairline to and including the lower jaw. Permanent bodily scarring shall mean visible scar tissue on the arm, leg, neck or torso.