

Group Personal Accident Football Scheme

In conjunction with Middlesex County Football Association

With over 15 years experience we know how serious the consequences can be in the event of an uninsured accident or injury. With our Club Cover Amateur Personal Accident insurance scheme, these concerns can be avoided

In association with CNA Insurance, we have designed this scheme specifically to provide dedicated expertise and value for money for players and officials of adult and youth clubs.

The cover operates during organised fixtures, training and traveling to and from these events. Lump sum payments are made for Accidental Death or Permanent Disablement and weekly payments are made for injuries leading to periods of inability to undertake one's normal work.

To ensure that payments are made quickly and efficiently, COBRA Insurance Brokers has claims settling authority on behalf of CNA Insurance.

How does the Scheme operate?

The scheme operates from 1st July 2007 to 30th June 2008 - i.e. not just the playing season but the summer period when you might be entering tournaments or just training.

When does cover commence?

As long as the Insurer receives and accepts the application for insurance prior to 1st July 2006, cover will commence from this date. If the application for insurance is received and accepted after 1st July 2006, cover will commence from the date this is received and accepted. In order for the scheme to operate successfully, the premium will remain the same irrespective of when you join. However, cover will be in place as soon as the completed proposal form and premium have been received.

How do we contact if we need advice on the cover?

You should contact Cobra Insurance Brokers Ltd at Quadrant House, Croydon Road, Caterham, Surrey, CR3 6TR. You can telephone COBRA on 01883 346346 or by email clubcover@cobrainurance.co.uk

What should we do if we need to make a claim?

If anyone in your club needs to make a claim, please telephone the Middlesex County Football Association on 020 8515 1922 or email enquiries@middlessexfa.com. They will provide you with a claim form that has to be completed and returned through the Middlesex County Football Association to COBRA Insurance Brokers with any medical certificates as soon as possible but in any case within 30 days of the occurrence. COBRA's claims department and the insurers will strive to provide the highest standards of service and once the claim has been verified, will arrange for payment to be made direct to the claimant.

COBRA Insurance Brokers is authorised and regulated by the Financial Services Authority (FSA number 307980)

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Adult Team Benefits & Premiums Payable

Level of Cover	1	2	3	4
Accidental Death	£20,000	£20,000	£20,000	£20,000
Permanent total disablement	£20,000	£20,000	£20,000	£20,000
Loss of use of:				
a) one eye and/or limb	£20,000	£20,000	£20,000	£20,000
b) both eyes and/or two limbs	£20,000	£20,000	£20,000	£20,000
Dental cover - flat benefit (up to)	£100	£100	£100	£100
Hospitalisation Benefit- per night (up to a maximum of 28 nights)	£25	£25	£25	£25
Fracture Benefit - lump sum	£150	£150	£150	£150
Weekly Benefit (up to maximum of 104 weeks) and subject to a 14 day deferment period	£25	£50	£75	£100
Premium per team	£140	£202	£256	£530

Adult Team - Key Features

- Hospitalisation cover* of £25 per night spent in hospital (up to 28 nights)
- Dental cover* - a contribution of up to £100 towards dental charges resulting from the "loss of, or damage to, natural teeth"
- Fracture benefit - a one off lump sum payment IN ADDITION TO any weekly benefit payable if the claimant suffers a fracture or break as a result of an accident. This covers "a fracture or fractures to the collar bone, skull or one or more of the bones of the hip, leg (femur, patella, tibia and fibula), ankle, arm (humerus, radius and ulna) or wrist"
- Students are covered to the same level of benefit as enjoyed by the rest of their team.
- Unwaged and other players/officials receiving benefit will be entitled to receive the same level of cover as their team mates but they have to remember that they have to tell the DSS that they are receiving an insurance payment as this may be deducted from their DSS benefit.
- The hospitalisation and emergency dental benefits are included automatically under this Scheme. Under other similar group personal accident schemes, you often will have to pay an additional premium for these benefits.

Youth Team Benefits & Premiums Payable

Level of Cover	Bronze	Silver	Gold			
Accidental Death	£5,000	£5,000	£7,000			
Permanent Total Disablement	£15,000	£25,000	£50,000			
Loss of sight of both eyes	£15,000	£25,000	£50,000			
Loss of sight of one eye	£7,500	£12,500	£25,000			
Loss of use of two limbs	£15,000	£25,000	£50,000			
Loss of use of one limb	£7,500	£12,500	£25,000			
Loss of hearing in both ears	N/A	£25,000	£25,000			
Loss of speech	N/A	£25,000	£25,000			
Emergency Dental Expenses - up to	£100	£100	£150			
Emergency Medical Expenses - up to	£100	£100	£150			
Fracture benefit - lump sum	£150	£200	£200			
Hospitalisation benefit - up to a maximum of 28 nights	£15 per day	£15 per day	£15 per day			
Temporary Total Disablement for up to seven named Club Officials - subject to a 14 day Deferment Period and maximum Benefit Period of 52 weeks	£50 per week	£50 per week	£50 per week			
	Mini Soccer	11-aside	Mini Soccer	11-aside	Mini Soccer	11-aside
Premium per team	£21	£27	£27	£36	£36	£48

Youth Team - Key Features

- Hospitalisation cover of £15 per night spent in hospital up to a maximum of 28 nights
- Dental cover - a contribution of up to £150 towards dental charges resulting from the "loss of, or damage to, natural teeth"
- Fracture benefit - a one off lump sum payment IN ADDITION TO any weekly benefit payable if the claimant suffers a fracture or break as a result of an accident. In youth football broken bones are a common event!
- Students who are named as adult team officials are COVERED should they suffer an injury.
- Unwaged volunteers receiving benefit will be entitled to receive the same level of cover as the other adults but they have to tell the DSS that they are receiving an insurance payment as this may be deducted from their DSS benefit.
- The hospitalisation and emergency dental benefits are included automatically under this Scheme. Under other similar group personal accident schemes, you will often have to pay an additional premium for these benefits

This is a Summary of the Group Personal Accident Football Scheme.
A copy of the full policy can be obtained from COBRA Insurance Brokers.

PERSONAL & PUBLIC LIABILITY ACCIDENT INSURANCE - PROPOSAL FORM

(arranged by Cobra Insurance Brokers Ltd)

Name of Club	
County of affiliation	

SCHEME FOR ADULT TEAMS

Benefit type	Level One	Level Two	Level Three	Level Four
Accidental death	£20,000	£20,000	£20,000	£20,000
Permanent total disablement	£20,000	£20,000	£20,000	£20,000
Los of a) one eye and/or limb	£20,000	£20,000	£20,000	£20,000
b) both eyes and or two limbs	£20,000	£20,000	£20,000	£20,000
Dental cover - flat rate (up to)	£100	£100	£100	£100
Fracture benefit - lump sum	£150	£150	£150	£150
Hospitalisation per night (max 28 nights)	£25 per night	£25 per night	£25 per night	£25 per night
Weekly benefit	£25	£50	£75	£100
Level of cover required and premium payable (please tick for each team) Please name each team (e.g. 1sts, 2nds, Reserves, Veterans, etc)	Level One Price £140	Level Two Price £202	Level Three Price £256	Level Four Price £530
Team One	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Team Two	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Team Three	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Team Four	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Team Five	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL premium paid per category of cover	£	£	£	£
ADD Public liability adult (at £14 per team)	£			
Total of all premiums for ADULT teams	£			

SCHEME FOR YOUTH TEAMS (Under 18 and younger)

Benefit type	Bronze		Silver		Gold	
	Mini Soccer	11-a-side	Mini Soccer	11-a-side	Mini Soccer	11-a-side
Accidental death	£5,000	£5,000	£5,000	£5,000	£7,000	£7,000
Permanent total disablement	£15,000	£15,000	£25,000	£25,000	£50,000	£50,000
Loss of sight of both eyes	£15,000	£15,000	£25,000	£25,000	£50,000	£50,000
Loss of sight on one eye	£7,500	£7,500	£12,500	£12,500	£25,000	£25,000
Loss of two limbs	£15,000	£15,000	£25,000	£25,000	£50,000	£50,000
Loss of hearing in both ears	n/a	n/a	£25,000	£25,000	£25,000	£25,000
Loss of speech	n/a	n/a	£25,000	£25,000	£25,000	£25,000
Emergency dental expenses - up to	£100	£100	£100	£100	£100	£100
Fracture benefit	£150	£150	£200	£200	£200	£200
Hospitalisation benefit -max 28 nights	£15 per night	£15 per night	£15 per night	£15 per night	£15 per night	£15 per night
Temporary total disablement for up to 7 named club officials	£50 per week	£50 per week	£50 per week	£50 per week	£50 per week	£50 per week
Premium payable per TEAM	£21	£27	£27	£36	£36	£48
Number of teams to be covered						
Total premium per level	£	£	£	£	£	£
ADD Public liability youth (£12 per team)	£					
Total of all premiums for YOUTH teams	£					

