

MANN BROADBENT LIMITED

Amateur Football Clubs

PERSONAL ACCIDENT INSURANCE SCHEME

***For Football Clubs,
Leagues & Representative Teams
requiring Personal Accident and
Public / Employers Liability Insurance Cover***

Brochure effective 1st June 2007 - 31st May 2008

2 Foundry Street, Worcester. WR1 2BJ.

Tel: 01905 - 612336 Fax: 01905 - 729229

Email: enquiry@mannbroadbent.co.uk

Registration Number: 1167560. Registered Credit Broker.

If you are no longer the nominated official
PLEASE pass this on to your successor

FOOTBALL PROPOSAL FORM

YOU SHOULD KEEP A RECORD OF ALL INFORMATION THAT YOU HAVE GIVEN TO US

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For Office use ONLY

Broker Reference

- FULL NAME OF CLUB
- COUNTY ASSOCIATION TO WHICH AFFILIATED
- IN WHICH LEAGUE(S) DO YOU COMPETE?
- NAME OF OFFICIAL (Mr / Mrs / Miss / Ms)
- ADDRESS OF OFFICIAL

POST CODE

6. YEAR OF FORMATION

ALL TEAMS RUN BY THE CLUB MUST BE INCLUDED ON THIS PROPOSAL

WEEKLY BENEFIT AMOUNT	Men's / Women's Teams	Boy's / Girl's Teams (NO WEEKLY BENEFIT)		Number of Extra Club Officials	PREMIUM
	£	11 A SIDE	SMALL SIDED	£	
State the number of teams playing fixtures on:	SATURDAY				£
	SUNDAY				£
	WEEKDAYS				£

- DEFERMENT PERIOD REQUIRED **14 DAYS** **7 DAYS** If '14 DAYS' is 26 WEEK PAYMENT PERIOD OPTION Required? **YES / NO**
- COVER LEVEL REQUIRED (Boy's/Girl's Teams ONLY - See details opposite) **BASIC** **PREMIER** **LEVEL 1** **LEVEL 2**
- DO YOU EMPLOY REGISTERED PART-TIME CONTRACT PLAYERS? (IF 'YES' add 5% of premium) **YES / NO** £
- ARE ADDITIONAL PLAYER BENEFITS REQUIRED? (SEE BELOW) (Senior Teams ONLY) **YES / NO** £
- IS COMBINED LIABILITY EXTENSION REQUIRED? £1,000,000 / £2,000,000 / £5,000,000 **YES / NO** £
 - If 'YES' state maximum capacity of each stand
 - Do you have any paid employee's or players receiving appearance money? **YES / NO**
 - If 'YES' & the Employers Liability extension is required then please complete the following **YES / NO**

	ANNUAL AMOUNT PAID	NUMBER PAID		
TO PLAYERS	£		If 'TOTAL NUMBER PAID' DOES NOT EXCEED 5 THEN ADD £75.00 (ONLY AVAILABLE IN ADDITION TO THE PUBLIC LIABILITY EXTENSION)	£
TO EMPLOYEES	£			
TOTAL NUMBER PAID:				

If 'TOTAL NUMBER PAID' exceeds 5 - contact us for premium rate

MANN BROADBENT POLICY DOCUMENTATION FEE £ **10.00**

MINIMUM OVERALL PREMIUM INCLUSIVE OF IPT & DOCUMENTATION FEE OF £50.00 APPLIES **DEPOSIT/FULL AMOUNT** £

- Has your Club been previously insured? **YES / NO** If 'YES' please state name of previous Insurer, policy number and renewal date:
- Has any Insurer declined or imposed special terms to insure the Club or cancelled or refused to renew Personal Accident or Public Liability Insurance? **YES / NO** If 'YES' please provide full details:
- Have any injuries been sustained whilst playing football or training during the past 3 years by any member of your Club? **YES / NO** If 'YES' please provide full details (including periods of disablement):
- Have there been any liability claims made against you during the last 5 years whether insured or not? **YES / NO** If 'YES' please provide full details:

DECLARATION / WARRANTY

I / We declare that

- All teams of the Club have been included and that any other teams formed afterwards will be proposed for inclusion immediately.
- The Club does not engage players whose full-time occupation is that of playing Football / Indoor Football and where registered part-time 'Contract' Players are employed by the Club these will be declared to the Insurers.

I / We declare that to the best of my / our knowledge and belief all the foregoing particulars are true and I / we agree that this proposal and declaration shall be the basis of a contract of insurance to be expressed in the usual terms of the certificate by the Royal & Sun Alliance Insurance plc under the Mann Broadbent scheme.

I / We understand that no liability shall attach until the proposal shall have been accepted by the Underwriters or their Agents and that the Insurers reserve the right to apply special terms and investigate claims.

Signature of Proposer.....(Must be the person detailed in question 4 above)

Date.....Daytime Telephone Number.....

Send this Proposal Form together with remittance to:- MANN BROADBENT LIMITED (Sports Insurance), 2 Foundry Street, Worcester. WR1 2BJ.
 The MANN BROADBENT SCHEME, solely administered by Mann Broadbent Limited (Sports Insurance) Underwritten by Royal & Sun Alliance Insurance plc.

Individual Players Additional Benefit (Insert total Premium in Question 10 above)

PLAYERS NAMES	Additional Weekly Benefit Required	£3.50 per £5.00 of additional Benefit

Your attention is drawn to our attached Terms of Business and in particular the 'Notice of Disclosure'.

Data Protection Act

All personal information supplied by you will be treated in confidence by Mann Broadbent Limited and the Royal & Sun Alliance Insurance Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in data systems of the Royal & Sun Alliance Insurance Group of companies or our agents or subcontractors. The Royal & Sun Alliance Group of companies may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

FOOTBALL PERSONAL ACCIDENT INSURANCE SCHEME STANDARD PREMIUM TABLES FOR MEN'S / WOMEN'S TEAMS

(ALL PREMIUMS INCLUDE INSURANCE PREMIUM TAX AT THE CURRENT RATE OF 5%)

Temporary Total Disablement Weekly Benefit	Capital Benefits Death, loss of limb(s) or eye(s), permanent total disablement from any occupation.	Annual Premium per Team (Excluding Document Fee)		Standard Policy Information <i>(Summary Overleaf)</i>
		14 Days Deferment	7 Days Deferment	
£10.00	£10,000	£69.00	£77.00	<ul style="list-style-type: none"> A choice of a 7 day or 14 day deferment period is available. This means that the payment period will not begin until the chosen period has elapsed. Weekly benefits are payable for a period of up to 104 weeks. Hospitalisation benefit of £25.00 per day is payable for continuous periods in excess of 72 hours, subject to a maximum duration of 14 days. Applies to ALL policies Dental benefits of up to £250.00 are payable (excluding the first £25.00 and loss or damage to crowns and other dental appliances). Applies to ALL policies
£20.00	£10,000	£138.00	£154.00	
£25.00	£12,500	£173.00	£192.00	
£50.00	£25,000	£346.00	£384.00	
£75.00	£37,500	£518.00	£576.00	
£100.00	£50,000	£656.00	£730.00	
£125.00	£62,500	£821.00	£912.00	
£150.00	£75,000	£985.00	£1,094.00	
£175.00	£87,500	£1,149.00	£1,277.00	
£200.00	£100,000	£1,313.00	£1,459.00	

26 Week Payment Period Option

On policies with a weekly benefit of £100.00 or more with a 14 day deferment period you may elect to restrict the payment period of your weekly benefit to 26 weeks duration rather than the standard 104 weeks.

(Please note that this option is ONLY available at inception or renewal of your policy)

Intermediate benefits are available in addition to those detailed above

Increase Individual Players Benefit Here! (Available to players aged 16 to 60 years)

Where players consider their Club's selected weekly benefit inappropriate for their personal circumstances, PERSONAL benefits may be increased to a combined weekly maximum of £200.00 subject to the payment of an additional premium (including I.P.T.) as detailed below.

The charge for each £5.00 of weekly benefit is £3.50 and multiples may be used to calculate the required amount.

PREMIUM TABLES FOR BOY'S / GIRL'S TEAMS (Ages 5 to 16 years)

Capital Benefits			Premiums Per Team			
	Death	loss of limb(s) or eye(s), permanent total disablement	Level 1 Cover		Level 2 Cover	
			11 A Side	Small Sided	11 A Side	Small Sided
Basic	£2,500	£5,000	£21.00	£13.00	£37.00	£29.00
Premier	£5,000	£10,000	£30.00	£20.00	£46.00	£36.00

Small Sided Teams
A team whose usual fixtures involve their fielding a side having a maximum of 7 players on the field of play.

Level 2 Cover
Includes fracture to one or more bones by accidental bodily injury:
Leg - £150.00 Benefit
Arm - £75.00 Benefit
(Subject to limb being enclosed in plaster)

OPTIONAL EXTENSIONS

CLUB OFFICIALS / GROUND STAFF

Capital Benefits:

Death -	£10,000
Loss of limbs or eyes -	£10,000
Permanent total disablement	£10,000
Weekly Benefit	£20.00

£7.00 per Person ** Benefits may be increased - contact us for quotation **

COMBINED LIABILITY - if this extension is selected Employers Liability is automatically included for unpaid volunteers without charge.

(Option applies ONLY to Clubs where maximum capacity of each stand does not exceed 100)

PUBLIC LIABILITY INDEMNITY LIMIT

£1,000,000
£2,000,000
£5,000,000

NUMBER OF TEAMS

1-2	3-4	5 Plus
£52.00	£87.00	Refer to us for a quotation
£69.00	£121.50	
£87.00	£156.00	

EMPLOYERS LIABILITY £10,000,000 INDEMNITY If you have 5 or less paid employees & require this extension then add £75.00 - If the number exceeds 5 then contact us for a quotation.

Playing Risks Exclusion may (under certain circumstances) be removed in consideration of an additional premium and is only available on application.

Extra Cover is available & includes indemnity to the committee in respect of the protection of children and vulnerable adults. If selected the indemnity limit shall not exceed £2,000,000 in respect of this section only. (If this cover is required then a supplementary proposal must be completed).

Instalment facilities are available upon request and include an administration charge which is not part of your insurance contract with Royal & Sun Alliance Insurance plc and is not subject to Insurance Premium Tax. Please contact us for full details.

We are also able to provide: All Risks cover on Football Kit, Trophies & Ground Maintenance Equipment; Property & Club Travel Insurance. (Details will be provided upon Request)

Two Ponds Ltd trading as MANN BROADBENT LIMITED is authorised and regulated by the Financial Services Authority
Number: 306068. Company Registered in England No.: 1167560. 2 Foundry Street, Worcester. WR1 2BJ.

Amateur Football Clubs Personal Accident Insurance Scheme Policy Summary

The following tables provide only a summary of the main policy benefits available and the terms and conditions. For full details of these and all the terms and conditions that apply, you should read the policy document, a copy of which will be provided upon completion of your contract or at any time on request. If you wish to cancel your contract at any time, please contact us. A time on risk premium will be charged.

The policy is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

Personal Accident Features and Benefits	Significant Exclusions or Limitations to Personal Accident Cover
<p>Personal Accident Insurance provides financial protection following accidental bodily injury</p> <p>Covers:</p> <ul style="list-style-type: none"> 20 registered players, team trainer / coach per team on match days Practice matches and training sessions organised by the Club Travel directly to and from away fixtures within the British Isles <p>The following Benefits are available:</p> <ul style="list-style-type: none"> Death Loss of one or more Limbs or one Eye or both Eyes Permanent Total Disablement Temporary Total Disablement Broken bone benefit (Boy's / Girl's Teams only) <p>Deferment period</p> <p>Dental Expenses</p> <p>Hospitalisation</p>	<p>Accumulation limits apply</p> <ul style="list-style-type: none"> Flying other than as a passenger or motorcycling either as rider or passenger Committing or attempting to commit suicide War or Terrorism Illness or disease (not resulting from accidental bodily injury) Any naturally occurring condition or degenerative process or any gradually operating cause Any loss contributed to or by pre-existing physical or mental condition Excludes full time contracted players Players aged 60 years and over <p>Restricted benefits apply for the following:</p> <ul style="list-style-type: none"> Persons under 16 years of age Unemployed persons Persons in full-time education Extra Officials aged 65-75 years <p>Choice of 7, 14 or 28 days</p> <p>Up to £250 excluding the first £25 of any claim</p> <p>Excludes loss or damage to crowns and other dental appliances</p> <p>£25 per day for maximum of 14 days provided that period exceeds 72 hours</p>
Age Limits - 5 to 60 years for players and up to 75 years for extra officials	

Combined Liability Features and Benefits	Significant Exclusions or Limitations of Combined Liability Cover
<p>Employers Liability provides cover against legal liability for:</p> <ul style="list-style-type: none"> Bodily injury, death, disease or illness to any person employed including unpaid volunteers Legal defence costs in respect of proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury. <p>Public Liability provides cover for accidental Injury to members of the public or accidental damage to their property</p> <p>Products Liability provides cover for accidental Injury or accidental damage to property resulting from products supplied</p> <p>Legal Defence costs in defending proceedings arising from a breach of statutory duty resulting in bodily injury, death or disease or loss of or damage to property incurred with the Company's written consent</p>	<p>The Limit of indemnity provided is £10,000,000 for any one event but restricted to £5,000,000 in respect of terrorism</p> <p>Policy cover includes the claimant's legal costs and expenses within the limit of indemnity</p> <p>Limit of indemnity is £250,000 any one period of insurance</p> <p>Excludes liability arising from:</p> <ul style="list-style-type: none"> • nuclear risks • that which is of any principal or is accepted under contract • injury for which you are required to arrange motor insurance under European Union Road Traffic legislation <p>The minimum limit of Indemnity provided for Public Liability will usually be £1,000,000 any one event. Higher limits can often be provided</p> <p>The minimum limit of Indemnity provided for Products Liability will usually be £1,000,000 any one Period of Insurance. Higher limits can often be provided</p> <p>Excludes legal liability;</p> <ul style="list-style-type: none"> • arising from pyrotechnic displays, bouncy castles, bungee jumping and the like • arising from risks that require more specific insurance i.e. Motor, Marine • arising in connection with advice, design or specification provided for a fee • for injury to employees • arising from loss of or damage to property in your custody or control • caused by pollution unless sudden and accidental • arising from contractual liability for products • fines and penalties • defective products and work and the repair, replacement or recall of same work • to any player or match official caused or contributed to by any player taking part in a match or coaching session. (This restriction may be removed under certain circumstances & will incur an additional premium) • arising out of acts of abuse i.e. mental or physical hurt, injury or maltreatment (This section may be included under certain circumstances) • fear of contracting asbestos related diseases • some other specific events may be excluded or cover may be qualified <p>Excludes the first £100 of any loss of or damage to third party property</p> <p>The total payable by the Company shall not exceed the Limit of Indemnity</p>

General Conditions
<ul style="list-style-type: none"> • If there are any changes to the Business, the Premises, the property therein or any other circumstances whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being repudiated • You must take reasonable precautions to prevent damage, loss or an occurrence that may increase the likelihood of a claim under the Policy • Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Proposal or the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales