

## Your clubs policy schedule

**This schedule should be read in conjunction with the policy wording.**

Policy Number: SL8000599922/001929  
Bluefin Sport Ref: 12254210  
Intermediary Name: Bluefin Sport  
Insured: Berkhamsted Raiders CFC  
Address: 11 Grayling Court  
Berkhamsted  
Hertfordshire  
Postcode: HP4 1TF  
County Football Association: Hertfordshire  
Business description: Football Club

Total Payable £1,070.00

*\*This amount is inclusive of Insurance Premium Tax (IPT), where applicable, and at the applicable rate. Note IPT is not payable on the Life Insurance element of the premium*

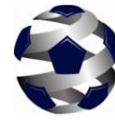
Number of Teams Level of Cover

Adult 11 a side 5 Basic  
Adult 5/7 a side 0 Not Insured

Youth Under 13 and above 22 Basic  
Youth under 12 58 Basic

Soccer Tots (i.e. up to U-6) are automatically insured for non-competitive football training

Date of issue: 11/07/2017  
Period of Insurance: 11/07/2017 to 30/06/2018 (Both dates inclusive)  
Reason for issue: Mid Term Adjustment  
Add youth teams



## Personal Accident Policy Schedule

### Adult team benefits

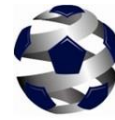
### Section A – Life & Accidental Death cover

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Category	Benefit	Effective Time	Maximum Limits per Insured Person
A & B	1. Life Cover	ET1	£10,000
A & B	2. Accidental Death resulting from Bodily Injury	ET2	£30,000*

Code	Effective Time
<b>ET1</b>	Whilst an Insured Person is training and/or playing in football matches only
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

\* includes a memorial benefit of £1,000 (payable to the football club)

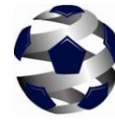


## Section B – Injury

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Code	Effective Time
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	1. Permanent Total Disablement	ET2	Up to £50,000
A & B	2. Loss of Limbs	ET2	£30,000
A & B	3. Loss of Sight	ET2	£30,000
A & B	4. Loss of Speech	ET2	£30,000
A & B	5. a) Loss of Hearing (both ears)	ET2	£30,000
A & B	5. b) Loss of Hearing (one ear)	ET2	£7,500
A & B	6. Loss of Internal Organs	ET2	Not Insured
A & B	7. Tetraplegia / Quadriplegia	ET2	£100,000
A & B	8. Triplegia / Paraplegia	ET2	£50,000
A & B	9. Concussion (Long Term)	ET2	Not Insured
A & B	10. Concussion (Moderate & Severe)	ET2	N/A
A & B	11. Miscarriage	ET2	£500
A & B	12.a) Temporary Total Disablement b) Home Help Benefit -Includes being a full time housewife or househusband as an occupation Maximum monthly benefit for each insured person Benefit Period: 24 months Waiting Period: 14 days	ET2	Not Insured
A & B	c) Students not in gainful employment Benefit Period: 2 months Waiting Period: 14 days	ET2	Not Insured
A & B	d) Student Tutorial Benefit Benefit Period: 6 months Waiting Period: 7 days	ET2	Not Insured
A & B	13. Childcare Expenses Benefit Period: 2 months Waiting Period: 14 days	ET2	Not Insured
A & B	14. Chauffeur Expenses Benefit Period: 2 months Waiting Period: 14 days	ET2	Not Insured

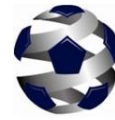


Extensions of Cover			
Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	Broken Bones – Legs, Collar, Arms, Foot, Jaw and/or Cheek	ET2	Not Insured
A & B	Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip	ET2	Not Insured
A & B	Snapped/Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	ET2	Not Insured
A & B	Emergency Dental Pain Relief Expenses	ET2	Not Insured
A & B	Emergency Medical Expenses	ET2	Not Insured
A & B	Rehabilitation and Retraining	ET2	Not Insured
A & B	Home/Car Adaptation	ET2	Not Insured
A & B	Extra Travelling Expenses – Benefit Period: 1 month	ET2	Not Insured
A & B	Coma – Maximum benefit Period 365 days	ET2	Not Insured
A & B	Hospitalisation Benefits – Maximum benefit Period 4 weeks	ET2	Not Insured
A & B	Examination Re-sit Benefit	ET2	Not Insured
A & B	Dental Injury	ET2	Not Insured
A & B	Physiotherapy Cover	ET2	Not Insured
A & B	Facial & Bodily Scarring	ET2	Not Insured
A & B	Medical Certification Expenses	ET2	Not Insured

Services	Available
Helpline – Counselling	Not Insured
Helpline – Legal Advice	Not Insured

Aggregate Limit	
<b>Per Event Overall:</b>	£2,000,000

(This is the maximum amount that the insurer will pay per Event in total under this and any other policies issued by the Insurer to the Insured)



## Endorsements

### 1 Endorsement 1 - Permanent Partial Disablement

Compensation under Section B benefit 1 **Permanent Total Disablement** as shown in the Schedule is extended to include the following benefit - subject to a maximum total of 100% in the aggregate.

1. Total loss of use of:
  - a. back or spine (excluding cervical) without cord involvement 40%
  - b. neck or cervical spine without cord involvement 30%
  - c. shoulder, elbow or wrist 25%
  - d. hip, knee or ankle 20%

2. Loss of or total loss of use of:
  - a. foot below the level of the ankle(talofibular joint) 50%
  - b. thumb 20%
  - c. one forefinger or big toe 15%
  - d. any other finger 10%
  - e. any other toe 4%

3. Benefit for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by the insurer of the degree of disability relative to this scale without reference to the **Insured Person's** occupation.

Provided that:

- a. The total benefit payable shall not exceed 100% of the amount shown in the table of sums insured for each **Insured Person** in respect of any one Accident.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.

### 2 Endorsement 2 – Age limit extension

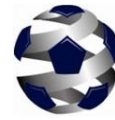
It is noted and agreed that if an Insured Person is over the age of 55 years, the Policy Age Limit for SECTION A benefit 2 Accidental Death and SECTION B Injury benefits 1-8 is deleted, and the following benefits and age limits will apply:

Benefits	Basic Limits: For persons older than 55 years of age but less than 75 years of age	Intermediate Limits: For persons older than 55 years of age but less than 75 years of age	Superior Limits: For persons older than 55 years of age but less than 75 years of age	Basic Limits: For persons older than 75 years of age	Intermediate Limits: For persons older than 75 years of age	Superior Limits: For persons older than 75 years of age
Persons covered	Category A	Category A	Category A	Category B only	Category B only	Category B only
Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£15,000	£15,000	£15,000	£3,000	£3,000	£3,000
Section B: Benefit 1*	£25,000*	£25,000*	£30,000*	NIL	NIL	NIL
Section B: Benefits 2-8 – other than 5b	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Benefit 5b	£3,750	£3,750	£4,375	£625	£625	£625
Benefit 11	N/A	N/A	N/A	N/A	Nil	Nil
Home/Car Adaptation	N/A	N/A	£5,000	N/A	N/A	£1,000
Broken Bones/Dislocation/ Snapped Achilles or CL	N/A	£75	£75	N/A	NIL	NIL
Concussion Moderate or Severe Long Term	N/A	N/A	N/A	N/A	N/A	N/A
Emergency Medical Expenses	N/A	N/A	£250	N/A	N/A	£50
Rehabilitation and retraining expenses	N/A	N/A	£1,250	N/A	N/A	£250
Hospitalisation	N/A	£12.50 per	£12.50 per	N/A	£12.50 per	£12.50

Underwritten by

0383-0413





benefits		day (max 4 weeks)	day (max 4 weeks)		day (max 4 weeks)	per day (max 4 weeks)
Coma benefit	N/A	N/A	£12.50 per day (max 365 days)	N/A	N/A	£12.50 per day (max 365 days)
Travel Expenses	N/A	N/A	£50 (max 1 month)	N/A	N/A	£50 (max 1 month)
Helpline – Counselling	N/A	N/A	YES	N/A	N/A	YES
Helpline – Legal Advice	N/A	N/A	YES	N/A	N/A	YES
Facial & Bodily Scarring	N/A	N/A	N/A	N/A	N/A	N/A
Student Tutorial	N/A	N/A	N/A	N/A	N/A	N/A
Examination Re-sit Benefit	N/A	N/A	N/A	N/A	N/A	N/A
Medical Certification Expenses	N/A	N/A	Up to £50	N/A	N/A	Up to £50

\*The Permanent Total Disablement benefit (Section B, benefit 1) is only applicable if the Insured Person is in full-time employment at the time of sustaining Bodily Injury and for the purposes of this endorsement the definition of Permanent Total Disablement contained within the wording is deleted and replaced with as follows:

**Permanent Total Disablement**

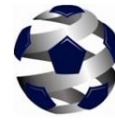
means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months from the date of the **Bodily Injury** and which in **Our** opinion is beyond hope of recovery and will in all probability continue for the remainder of the **Insured Person's** life and will prevent the **Insured Person** from engaging in or giving attention to:

- a) their **Usual Occupation** if in gainful employment
- b) or if the **Insured Person**;
  - i) is not in gainful employment
  - ii) is employed solely as a footballer
  - iii) has football as their main employment;
  - iv) is under 16 years of age or under 18 years of ages and in full time education

then We will make an assessment to ascertain if the **Insured Person** is unable to carry out a business function, schooling, profession or occupation for which the **Insured Person** is fitted by way of education or experience. In all cases **Permanent Total Disablement** will be calculated on a medical assessment by **Us** or by an independent **Qualified Medical Practitioner** appointed by **Us**, and which results in the **Insured Person's** inability to perform, without assistance from another person, at least 2 of the following activities of daily living:

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on level ground

All assessments will be judged on if the **Insured Person** will be permanently affected for the remainder of their life.



## Youth team benefits

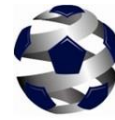
### Section A – Life & Accidental Death cover

Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Category	Benefit	Effective Time	Maximum Limits per Insured Person
A & B	1. Life Cover	ET1	£10,000
A & B	2. Accidental Death resulting from Bodily Injury	ET2	£10,000*

Code	Effective Time
<b>ET1</b>	Whilst an Insured Person is training and/or playing in football matches only
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

\* includes a memorial benefit of £1,000 (payable to the football club)



## Section B – Injury

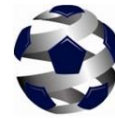
Category	Definition of Insured Persons
<b>A</b>	Any Person who is a registered player of the Insured
<b>B</b>	Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee

Code	Effective Time
<b>ET2</b>	Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities)

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
<b>A &amp; B</b>	1. Permanent Total Disablement	ET2	Up to £100,000
<b>A &amp; B</b>	2. Loss of Limbs	ET2	£100,000
<b>A &amp; B</b>	3. Loss of Sight in One or both Eyes	ET2	£100,000
<b>A &amp; B</b>	4. Loss of Speech	ET2	£100,000
<b>A &amp; B</b>	5. a) Loss of Hearing (both ears)	ET2	£100,000
<b>A &amp; B</b>	5. b) Loss of Hearing (one ear)	ET2	£25,000
<b>A &amp; B</b>	6. Loss of Internal Organs	ET2	£25,000
<b>A &amp; B</b>	7. Tetraplegia / Quadriplegia	ET2	£100,000
<b>A &amp; B</b>	8. Triplegia / Paraplegia	ET2	£50,000
<b>A &amp; B</b>	9. Concussion (Long Term)	ET2	£10,000
<b>A &amp; B</b>	10. Concussion (Moderate & Severe)	ET2	Not Insured
<b>A &amp; B</b>	11. Miscarriage	ET2	£500
<b>B</b>	12. a) Temporary Total Disablement* for Club Officials Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days Home Help Benefit - Includes being a full time housewife or househusband as an occupation Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days	ET2	£200 per month
<b>A</b>	12. b) Temporary Total Disablement* for 16-18 years old footballers in full or permanent paid employment of 16 hours per week or more Maximum monthly benefit for each insured person Benefit Period: 12 months Waiting Period: 14 days	ET2	Not Insured

\*Cover for Students not in gainful employment is restricted to £100 per month, up to a maximum of 2 months





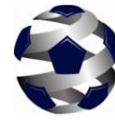
## Section B – Injury: Extensions of cover

Category	Accidental Bodily Injury resulting in:	Effective Time	Maximum Limits per Insured Person
A & B	Emergency Medical Expenses	ET2	Not Insured
A & B	Emergency Dental Pain Relief Expenses	ET2	Not Insured
A & B	Broken Bones – Legs, collar, Arms, Cheek, Jaw and/or Foot	ET2	Not Insured
A & B	Broken Bones – Fingers and Toes	ET2	£75
A & B	Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip	ET2	£250
A & B	Snapped/Ruptured Achilles Tendon or Cruciate Ligament (requiring surgery)	ET2	£250
A & B	Extra Travelling Expenses Benefit Period: 1 month	ET2	Not Insured
A & B	Rehabilitation and retraining	ET2	Not Insured
A & B	Home/Car Adaptation and Home Relocation Expenses	ET2	Not Insured
A & B	Hospitalisation Benefits – Maximum benefit Period 30 days	ET2	Not Insured
A & B	Coma Benefit – Maximum benefit Period 365 days	ET2	£30 per day
A & B	Parent/Legal Guardian inconvenience Expenses	ET2	Not Insured
A & B	Physiotherapy Cover	ET2	Not Insured
A & B	Student Tutorial Cover (expenses relating to home tuition or necessary additional expenses to attend school following an injury) – Maximum benefit period 26 weeks	ET2	Not Insured
A & B	Examination Re-sit Benefit	ET2	Not Insured
A & B	Facial & Bodily Scarring	ET2	Not Insured
A & B	Medical Certification Expenses	ET2	Not Insured

Services	Available
Helpline – Counselling (see page 4 of the Policy wording)	Not Insured
Helpline – Legal Advice (see page 4 of the policy wording)	Not Insured

Aggregate Limit	
<b>Per Event Overall:</b>	£2,000,000

(This is the maximum amount that the insurer will pay per Event in total under this and any other policies issued by the Insurer to the Insured)



## Endorsements applicable to this Policy

### Endorsement 1 - Permanent Partial Disablement

Compensation under Section B, Benefit 1 **Permanent Total Disablement** as shown in the Schedule is extended to include the following benefit - subject to a maximum total of 100% in the aggregate.

1. Total loss of use of:

- a. back or spine (excluding cervical) without cord involvement 40%
- b. neck or cervical spine without cord involvement 30%
- c. shoulder, elbow or wrist 25%
- d. hip, knee or ankle 20%

2. Loss of or total loss of use of:

- a. foot below the level of the ankle(talofibular joint) 50%
- b. thumb 20%
- c. one forefinger or big toe 15%
- d. any other finger 10%
- e. any other toe 4%

3. Benefit for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by the Insurer of the degree of disability relative to this scale without reference to the **Insured Person's** occupation.

Provided that:

- a. The total benefit payable shall not exceed 100% of the amount shown in the table of sums insured for each Insured Person in respect of any one Accident.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.

### Endorsement 2 – Age limit extension

It is noted and agreed that if an Insured Person is over the age of 75 years, the Policy Age Limit for SECTION A benefit 2 Accidental Death and SECTION B Injury benefits 1-8 is deleted, and the following benefits and age limits will apply:

Benefits	Basic Limits: For persons older than 75 years of age ( <b>Officials only</b> )	Superior Limits: For persons older than 75 years of age ( <b>Officials only</b> )
Persons covered	Category B only	Category B only
Section A: Benefit 2 Accidental Death resulting from Bodily Injury	£3,000	£3,000
Section B: Benefit 1*	N/A	N/A
Section B: Benefits 2-8 – other than 5b Benefit 5b Benefit 7	£3,000 £625 N/A	£3,000 £625 N/A
Home/Car Adaptation	N/A	£1,000
Broken Bones/Dislocation/Snapped or Ruptured Achilles Tendon or CL	N/A	N/A
Concussion Long Term Moderate & Severe	N/A N/A	N/A N/A
Emergency Medical Expenses	N/A	£50
Rehabilitation and Retraining expenses	N/A	£250
Hospitalisation benefits	N/A	£12.50 per day (max 4 weeks)
Coma benefit	N/A	£12.50 per day (max 365 days)
Extra Travelling Expenses	N/A	£50 (max 1 month)
Helpline - Counselling	N/A	YES
Helpline – Legal Advice	N/A	YES
Facial & Bodily Scarring	N/A	N/A
Student Tutorial	N/A	N/A
Examination Re-sit Benefit	N/A	N/A
Medical Certification Expenses	N/A	Up to £50