

SCHEDULE OF INSURANCE

This schedule of insurance should be read in conjunction with the certificate of insurance.

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|---------------------------------------|--|
| UNIQUE MARKET REFERENCE NUMBER | B6089HSA027N23AA |
| CERTIFICATE NUMBER | POL-05052309391775 |
| NAME OF INSURED | Cheshire FA Basic Cover |
| INSURED SPORTS | Football |
| NUMBER OF TEAMS | 52 |
| NUMBER OF PLAYERS | To be advised |
| INSURED PERSONS | All playing members including officials recorded on the team register prior to participating in team events and matches. |
| GEOGRAPHICAL LIMIT | United Kingdom |
| PERIOD OF INSURANCE | From: 01/07/2023 To: 30/06/2024 (both days inclusive - Greenwich Mean Time) |
| GROSS PREMIUM | £2,132.00 |
| INSURANCE PREMIUM TAX | £216.45 |
| NET PREMIUM | £1,915.55 |
| ADMINISTRATION FEES | £364.00 |

DEATH FROM NATURAL CAUSES SECTION

Sportsguard has arranged the insurance against **death by natural causes** provided under this certificate with Quantum Leben AG.

PERSONAL ACCIDENT SECTION

Sportsguard has arranged the insurance against **bodily injury** caused by an **accident** provided under this certificate in accordance with the authorisation granted to it under a contract of delegated authority by Tokio Marine Kiln Syndicate 510 and 1880 at Lloyd's (the reference of the delegated authority agreement is as shown under the Agreement Reference above).

SCHEDULE OF BENEFITS

This schedule of benefits should be read in conjunction with the certificate of insurance.

| Benefit | Sum Insured applicable to each insured person |
|--|--|
| DEATH BY NATURAL CAUSES SECTION | |
| 1. death by natural causes | GBP 10,000 |
| PERSONAL ACCIDENT SECTION | |
| 2. death by accident | GBP 30,000 |
| 3. loss of sight in one or both eyes | GBP 35,000 |
| 4. loss of limb , one or more | GBP 35,000 |
| 5. loss of speech | GBP 35,000 |
| 6. loss of hearing in both ears | GBP 35,000 |
| 7. loss of hearing in one ear | GBP 8,750 |
| 8. quadriplegia | GBP 100,000 |
| 9. paraplegia | GBP 50,000 |
| 10. permanent partial disablement | up to GBP 60,000 |
| 11. permanent total disablement other than benefits states above | GBP 60,000 |
| 12. temporary total disablement | <p>insured persons in gainful employment: 65% of the insured person's weekly wage, during the 12 months immediately prior to any claim, up to a maximum of</p> <p>GBP 30 per week</p> <p>benefit period: 104 weeks excess period: 7 days</p> <p>insured persons not in gainful employment: 50% of the above</p> <p>up to GBP 15 per week</p> <p>benefit period: 26 weeks excess period: 14 days</p> |

PERMANENT PARTIAL DISABLEMENT SCALE

The % of the sum insured under the permanent partial disablement benefit in respect of permanent partial disablement is as follows:

loss by amputation or permanent total loss of use of:

- (a) foot below the level of the ankle (talofibular joint) 100% *
- (b) thumb 40% *
- (c) one forefinger or big toe 30% *
- (d) any other finger 20% *
- (e) any other toe 8% *

loss of use of:

- (a) back or spine (excluding cervical) without cord involvement 80% *
- (b) neck or cervical spine without cord involvement 60% *
- (c) shoulder, elbow or wrist 50% *
- (d) hip, knee or ankle 40% *

* of the sum insured under item 10 of the Schedule of Benefits.

PROVISIONS APPLICABLE TO THE PERMANENT PARTIALMENT SCALE

1. If compensation is payable in respect of the **insured person** under more than one form of permanent partial disablement as a result of one **accident**, the total amount payable shall not exceed in total more than the sum insured under the permanent partial disablement benefit.
2. If compensation is payable for loss of or loss of use of a whole member of the body, then compensation for parts of that member cannot also be claimed.

ADDITIONAL BENEFITS APPLICABLE TO PERSONAL ACCIDENT

The following additional benefits are applicable to the Personal Accident benefits of this policy where a sum insured is shown below. Such sums insured shall apply to each **insured person**.

| Benefit | Sum Insured applicable to each insured person |
|---|--|
| 1. fracture of a bone: | |
| in the arm at or above the wrist | GBP 250 |
| in the leg at or above the ankle | GBP 250 |
| in the hand (excluding fingers) or in the foot (excluding toes) | GBP 50 |
| in the collarbone | GBP 250 |
| in the cheekbone | GBP 250 |
| in the jaw | GBP 250 |
| in the fingers | GBP 50 |
| in the toes | GBP 50 |
| in the hip | GBP 250 |
| in the rib | GBP 75 |
| in the shoulder (scapula) | GBP 250 |
| in a growth plate (also known as Salter Harris Type 1) | GBP 250 |
| 2. dislocation: | |
| of the hip | GBP 250 |
| of the kneecap | GBP 250 |
| of the shoulder | GBP 250 |
| of the elbow | GBP 250 |
| 3. Snapped, ruptured achilles tendon or anterior cruciate ligament | GBP 250 |
| 4. loss of internal organ | GBP 35,000 |
| 5. Facial and bodily scarring | GBP 600 |
| 6. Emergency dental expenses | up to GBP 100 |
| 7. Hospital confinement | GBP 25 per night benefit period: 30 nights |
| 8. Concussion | GBP 10,000 |
| 9. Rehabilitation retraining expenses | up to GBP 5,000 |
| 10. Academic examination re-sit | up to GBP 2,500 |
| 11. Disability assistance expenses | up to GBP 25,000 |
| 12. Emergency medical expenses | up to GBP 500 |
| 13. Student tutorial expenses | up to GBP 35 per week benefit period: 4 weeks excess period: 7 days |
| 14. Coma benefit | GBP 30 per day benefit period: 365 days |
| 15. Medical certification expenses | up to GBP 50 |
| 16. Funeral expenses | up to GBP 5,000 |
| 17. Specialist consultant fees | up to GBP 200 |
| 18. Pre-paid season or travel tickets | up to GBP 200 |
| 19. Physiotherapy benefit (calculated on 50% of the receipted cost of each session) | up to GBP 40 per session benefit period: 6 sessions |

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| 20. Additional travel costs | up to GBP 25 per week benefit period: 4 weeks |
| 21. Childcare expenses | up to GBP 400 per month benefit period: 4 weeks excess period: 14 days |
| 22. Chauffeur expenses | up to GBP 400 per month benefit period: 4 weeks excess period: 14 days |
| 23. Home assistance benefits | Not Covered benefit period: Not Covered excess period: Not Covered |
| 24. Broken or damaged sports glasses | up to GBP 50 |
| 25. Damage to clothing by a medical practitioner | up to GBP 100 |
| 26. Legal advice | Covered |

Subject otherwise to the terms, definitions, conditions and exclusions listed within the Schedule of Insurance, Certificate of Insurance and any other attaching endorsements.

In witness, where of this schedule has been signed by Sportsguard on behalf of:

Death by Natural Causes section

Quantum Leben AG

Personal Accident section

Tokio Marine Kiln Syndicate 510 and 1880 at Lloyd's



The Admin Bureau Ltd, One Overstone Heights, Sywell, Northamptonshire, NN6 0AT

Date of Issue: 27 June 2023



ENDORSEMENTS

It is hereby agreed that the following endorsements are applicable to the attaching schedule of insurance:

None.