

**Adult Teams | Benefits applicable for persons over the age of 55 (Category A - players) and over 75 years (Category B - officials):**

| Benefits                                       | Standard Limits:<br>For persons older than 55 years of age but less than 75 years of age<br>(Players only) | Premier Limits:<br>For persons older than 55 years of age but less than 75 years of age<br>(Players only) | Standard Limits:<br>For persons older than 75 years of age<br>(Officials only) | Premier Limits:<br>For persons older than 75 years of age<br>(Officials only) |
|--|--|---|--|---|
| Accidental Death                               | £15,000  | £15,000   | £3,000   | £3,000  |
| Life Cover                                     | X  | X   | X  | X   |
| Permanent Total Disablement*                   | Up to £25,000*   | Up to £30,000*  | X  | X   |
| Loss of Sight in One or Both Eyes              | £15,000  | £17,500   | £3,000   | £3,000  |
| Loss of One or more Limbs                      | £15,000  | £17,500   | £3,000   | £3,000  |
| Tetraplegia / Quadriplegia                     | £15,000  | £17,500   | £3,000   | £3,000  |
| Triplegia / Paraplegia                         | £15,000  | £17,500   | £3,000   | £3,000  |
| Concussion (Long term)                         | X  | X   | X  | X   |
| Concussion (Moderate and Severe)               | X  | X   | X  | X   |
| Miscarriage                                    | X  | X   | X  | X   |
| Temporary Total Disablement benefit            | X  | X   | X  | X   |
| Broken Bones                                   | X  | £75   | X  | X   |
| Dislocation of Kneecap, Elbow, Shoulder or Hip | X  | £75   | X  | X   |
| Snapped / Ruptured Achilles Tendon or ACL      | X  | £75   | X  | X   |
| Loss of Speech                                 | £15,000  | £17,500   | £3,000   | £3,000  |
| Loss of Hearing both ears                      | £15,000  | £17,500   | £3,000   | £3,000  |
| Loss of Hearing one ear                        | £3,750   | £4,375  | £625   | £625  |
| Loss of Internal Organ                         | £15,000  | £17,500   | £3,000   | £3,000  |
| Emergency Dental Pain Relief                   | X  | X   | X  | X   |
| Emergency Medical Expenses                     | X  | £250  | X  | £50   |
| Rehabilitation and Retraining                  | X  | £1,250  | X  | £250  |
| Home /Car Modification expenses                | X  | £5,000  | X  | £1,000  |
| Extra Travelling Expenses - max 1 month        | X  | £50   | X  | £50   |
| Coma Benefit - max 365 days                    | X  | £12.50 per day  | X  | £12.50 per day  |
| Hospitalisation benefit - max 4 weeks          | £12.50 per day   | £12.50 per day  | £12.50 per day   | £12.50 per day  |
| Legal advice and Counselling helplines         | X  | X   | X  | Included  |
| Facial & Bodily Scarring                       | X  | X   | X  | X   |
| Student Tutorial                               | X  | X   | X  | X   |
| Examination Re-sit Benefit                     | X  | X   | X  | X   |
| Medical Certification Expenses                 | X  | Up to £50   | X  | Up to £50   |

\*For players aged 55 years to 75 years of age and officials over 75 years of age the Permanent Total Disablement benefit is only applicable if the Insured Person is in full-time employment at the time of loss and 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 and which in the opinion of the Insurer's Chief Medical Officer, 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 any occupation.

**Youth Teams | Benefits applicable for persons over the age of 75 years (Category B – officials only):**

| Benefits                                       | Premier Limits:<br>For persons older than 75 years of age<br>(Officials only) |
|--|---|
| Accidental Death                               | £3,000  |
| Life Cover                                     | X   |
| Permanent Total Disablement*                   | X   |
| Loss of Sight in One or Both Eyes              | £3,000  |
| Loss of One or more Limbs                      | £3,000  |
| Tetraplegia / Quadriplegia                     | X   |
| Triplegia / Paraplegia                         | X   |
| Concussion (Long term)                         | X   |
| Concussion (Moderate and Severe)               | X   |
| Miscarriage                                    | X   |
| Temporary Total Disablement benefit            | X   |
| Broken Bones                                   | X   |
| Dislocation of Kneecap, Elbow, Shoulder or Hip | X   |
| Snapped / Ruptured Achilles Tendon or ACL      | X   |
| Loss of Speech                                 | £3,000  |
| Loss of Hearing both ears                      | £3,000  |
| Loss of Hearing one ear                        | £625  |
| Loss of Internal Organ                         | £3,000  |
| Emergency Dental Pain Relief                   | X   |
| Emergency First Aid Expenses                   | £50   |
| Rehabilitation and Retraining -                | £250  |
| Home / Car Adaptation expenses -               | £1,000  |
| Extra Travelling Expenses - max 1 month        | £50   |
| Coma benefit - max 365 days                    | £12.50 per day  |
| Hospitalisation benefit - max 4 weeks          | £12.50 per day  |
| Legal advice and Counselling helplines         | Included  |
| Facial and Bodily Scarring                     | X   |
| Student Tutorial                               | X   |
| Examination Re-sit Benefit                     | X   |
| Medical Certification Expenses                 | Up to £50   |

\*For officials over 75 years of age the Permanent Total Disablement benefit is only applicable if the Insured Person is in full-time employment at the time of loss and 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 and which in the opinion of the Insurer's Chief Medical Officer, 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 any occupation.

## Walking Football Teams | Benefits applicable for persons over the age of 80 (Category A - players) and (Category B - officials):

| Benefits                                       | Standard Limits:<br>For persons older than 80<br>years of age<br>(Players only) | Premier Limits:<br>For persons older than<br>80 years of age<br>(Players only) | Standard Limits:<br>For persons older<br>than 80 years of age<br>(Officials only) | Premier Limits:<br>For persons older than<br>80 years of age<br>(Officials only) |
|--|---|--|---|--|
| Accidental Death                               | £15,000   | £15,000  | £3,000  | £3,000   |
| Life Cover                                     | X   | X  | X   | X  |
| Permanent Total Disablement*                   | Up to £25,000*  | Up to £30,000*   | X   | X  |
| Loss of Sight in One or Both Eyes              | £15,000   | £17,500  | £3,000  | £3,000   |
| Loss of One or more Limbs                      | £15,000   | £17,500  | £3,000  | £3,000   |
| Tetraplegia / Quadriplegia                     | £15,000   | £17,500  | £3,000  | £3,000   |
| Triplegia / Paraplegia                         | £15,000   | £17,500  | £3,000  | £3,000   |
| Concussion (Long term)                         | X   | X  | X   | X  |
| Concussion (Moderate and Severe)               | X   | X  | X   | X  |
| Miscarriage                                    | X   | X  | X   | X  |
| Temporary Total Disablement benefit            | X   | X  | X   | X  |
| Broken Bones                                   | X   | £75  | X   | X  |
| Dislocation of Kneecap, Elbow, Shoulder or Hip | X   | £75  | X   | X  |
| Snapped / Ruptured Achilles Tendon or ACL      | X   | £75  | X   | X  |
| Loss of Speech                                 | £15,000   | £17,500  | £3,000  | £3,000   |
| Loss of Hearing both ears                      | £15,000   | £17,500  | £3,000  | £3,000   |
| Loss of Hearing one ear                        | £3,750  | £4,375   | £625  | £625   |
| Loss of Internal Organ                         | £15,000   | £17,500  | £3,000  | £3,000   |
| Emergency Dental Pain Relief                   | X   | X  | X   | X  |
| Emergency Medical Expenses                     | X   | £250   | X   | £50  |
| Rehabilitation and Retraining                  | X   | £1,250   | X   | £250   |
| Home /Car Modification expenses                | X   | £5,000   | X   | £1,000   |
| Extra Travelling Expenses - max 1 month        | X   | £50  | X   | £50  |
| Coma Benefit - max 365 days                    | X   | £12.50 per day   | X   | £12.50 per day   |
| Hospitalisation benefit - max 4 weeks          | £12.50 per day  | £12.50 per day   | £12.50 per day  | £12.50 per day   |
| Legal advice and Counselling helplines         | X   | X  | X   | Included   |
| Facial & Bodily Scarring                       | X   | X  | X   | X  |
| Student Tutorial                               | X   | X  | X   | X  |
| Examination Re-sit Benefit                     | X   | X  | X   | X  |
| Medical Certification Expenses                 | X   | Up to £50  | X   | Up to £50  |

\*For players and officials over 80 years of age the Permanent Total Disablement benefit is only applicable if the Insured Person is in full-time employment at the time of loss and 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 and which in the opinion of the Insurer's Chief Medical Officer, 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 any occupation.