

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

Benefits	Basic Limits: For persons older than 55 years of age but less than 75 years of age (Players only)	Intermediate Limits: For persons older than 55 years of age but less than 75 years of age (Players only)	Superior Limits: For persons older than 55 years of age but less than 75 years of age (Players only)	Basic Limits: For persons older than 75 years of age (Officials only)	Intermediate Limits: For persons older than 75 years of age (Officials only)	Superior Limits: For persons older than 75 years of age (Officials only)
Accidental Death	£15,000	£15,000	£15,000	£3,000	£3,000	£3,000
Life Cover	X	X	X	X	X	X
Funeral Expenses	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000
Permanent Total Disablement*	Up to £25,000*	Up to £25,000*	Up to £30,000*	X	X	X
Loss of Sight in One or Both Eyes	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Loss of One or more Limbs	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Tetraplegia / Quadriplegia	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Triplegia / Paraplegia / Hemiplegia	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Concussion (Long term)	X	X	X	X	X	X
Concussion (Moderate and Severe)	X	X	Up to £250	X	X	X
Miscarriage	X	X	X	X	X	X
Temporary Total Disablement benefit	X	X	X	X	X	X
Broken Bones	X	£75	£75	X	X	X
Dislocation of Kneecap, Elbow, Shoulder or Hip	X	£75	£75	X	X	X
Snapped / Ruptured Achilles Tendon or ACL	X	£75	£75	X	X	X
Loss of Speech	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Loss of Hearing both ears	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Loss of Hearing one ear	£3,750	£3,750	£4,375	£625	£625	£625
Loss of Internal Organ	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Emergency Dental Pain Relief	X	X	X	X	X	X
Emergency Medical Expenses	X	X	£250	X	X	£50
Rehabilitation and Retraining	X	X	£1,250	X	X	£250
Home /Car Modification expenses	X	X	£5,000	X	X	£1,000
Extra Travelling Expenses - max 1 month	X	X	£50	X	X	£50
Coma Benefit - max 365 days	X	X	£12.50 per day	X	X	£12.50 per day
Hospitalisation benefit - max 4 weeks	X	£12.50 per day	£12.50 per day	X	£12.50 per day	£12.50 per day
Legal advice and Counselling helplines	X	X	Included	X	X	Included
Facial & Bodily Scarring	X	X	X	X	X	X
Student Tutorial	X	X	X	X	X	X
Examination Re-sit Benefit	X	X	X	X	X	X
Medical Certification Expenses	X	X	Up to £50	X	X	Up to £50
Loss of or Damage to Football Kit or Football Boots	X	X	Up to £100	X	X	X

*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	Basic Limits:	Superior Limits:
	For persons older than 75 years of age (Officials only)	For persons older than 75 years of age (Officials only)
Accidental Death	£3,000	£3,000
Life Cover	×	×
Funeral Expenses	£5,000	£5,000
Permanent Total Disablement*	×	×
Loss of Sight in One or Both Eyes	£3,000	£3,000
Loss of One or more Limbs	£3,000	£3,000
Tetraplegia / Quadriplegia	×	×
Triplegia / Paraplegia / Hemiplegia	×	×
Concussion (Long term)	×	×
Concussion (Moderate and Severe)	×	×
Miscarriage	×	×
Temporary Total Disablement benefit	×	×
Broken Bones	×	×
Dislocation of Kneecap, Elbow, Shoulder or Hip	×	×
Snapped / Ruptured Achilles Tendon or ACL	×	×
Loss of Speech	£3,000	£3,000
Loss of Hearing both ears	£3,000	£3,000
Loss of Hearing one ear	£625	£625
Loss of Internal Organ	£3,000	£3,000
Emergency Dental Pain Relief	×	×
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	×	×
Student Tutorial	×	×
Examination Re-sit Benefit	×	×
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 older than 80 years of age (Category A - players) and (Category B - officials):

Benefits	Basic Limits: For persons older than 80 years of age (Players only)	Intermediate Limits: For persons older than 80 years of age (Players only)	Superior Limits: For persons older than 80 years of age (Players only)	Basic Limits: For persons older than 80 years of age (Officials only)	Intermediate Limits: For persons older than 80 years of age (Officials only)	Superior Limits: For persons older than 80 years of age (Officials only)
Accidental Death	£15,000	£15,000	£15,000	£3,000	£3,000	£3,000
Life Cover	X	X	X	X	X	X
Funeral Expenses	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000
Permanent Total Disablement*	Up to £25,000*	Up to £25,000*	Up to £30,000*	X	X	X
Loss of Sight in One or Both Eyes	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Loss of One or more Limbs	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Tetraplegia / Quadriplegia	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Triplegia / Paraplegia / Hemiplegia	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Concussion (Long term)	X	X	X	X	X	X
Concussion (Moderate and Severe)	X	X	Up to £250	X	X	X
Miscarriage	X	X	X	X	X	X
Temporary Total Disablement benefit	X	X	X	X	X	X
Broken Bones	X	£75	£75	X	X	X
Dislocation of Kneecap, Elbow, Shoulder or Hip	X	£75	£75	X	X	X
Snapped / Ruptured Achilles Tendon or ACL	X	£75	£75	X	X	X
Loss of Speech	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Loss of Hearing both ears	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Loss of Hearing one ear	£3,750	£3,750	£4,375	£625	£625	£625
Loss of Internal Organ	£15,000	£15,000	£17,500	£3,000	£3,000	£3,000
Emergency Dental Pain Relief	X	X	X	X	X	X
Emergency Medical Expenses	X	X	£250	X	X	£50
Rehabilitation and Retraining	X	X	£1,250	X	X	£250
Home /Car Modification expenses	X	X	£5,000	X	X	£1,000
Extra Travelling Expenses - max 1 month	X	X	£50	X	X	£50
Coma Benefit - max 365 days	X	X	£12.50 per day	X	X	£12.50 per day
Hospitalisation benefit - max 4 weeks	X	£12.50 per day	£12.50 per day	X	£12.50 per day	£12.50 per day
Legal advice and Counselling helplines	X	X	Included	X	X	Included
Facial & Bodily Scarring	X	X	X	X	X	X
Student Tutorial	X	X	X	X	X	X
Examination Re-sit Benefit	X	X	X	X	X	X
Medical Certification Expenses	X	X	Up to £50	X	X	Up to £50
Loss of or Damage to Football Boots and Football Kit	X	X	Up to £100	X	X	X

*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.