



Lloyd's Accident Insurance Product Information Document

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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from your County Football Association.

What is this type of insurance?

This is a personal accident insurance policy to insure your club members against bodily injury occurring whilst on club duty including playing or training. Cover will only be provided for the benefits selected.

 What is insured?	 What is not insured?
<p>This policy only covers bodily injury and does not cover any claim caused or contributed to by illness. We will pay the benefit shown in the schedule of benefits (please refer to the policy schedule) if bodily injury is suffered during the period of insurance which results in:</p> <ul style="list-style-type: none"> ✓ death by accident ✓ loss of sight in one or both eyes ✓ loss of limb, one or more ✓ loss of speech ✓ loss of hearing in both ears ✓ loss of hearing in one ear ✓ quadriplegia ✓ paraplegia ✓ permanent partial disablement ✓ permanent total disablement other than benefits stated above * ✓ temporary total disablement ** <p>* Permanent total disablement means disablement which prevents attendance to all aspects of any business or occupation practically suited by training, education, industry knowledge or experience and which lasts twelve (12) consecutive months and at the end of that period is beyond hope of improvement.</p> <p>** Temporary total disablement, meaning disablement which prevents attending from all aspects of business or occupation .</p> <p>The insurance is made up of different classes of insurance, which are set out in separate sections of the policy with specific terms applying to each section separately in addition to general terms applying to all the sections. The cover the insured club or team has purchased or not purchased under this certificate is as shown in the Schedule of Benefits applicable to this certificate and the "Additional Benefits applicable to Personal Accident" forming part of the Schedule of Benefits. The insured club or team must ensure that the cover they have purchased under this certificate in respect of the insured person(s) is adequate.</p>	<ul style="list-style-type: none"> ✗ Death caused by illness, unless that illness directly resulted from accidental bodily injury, or medical or surgical treatment rendered necessary by such injury. ✗ War, invasion, acts of foreign enemies, hostiles (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power. ✗ Radioactive contamination. ✗ An insured person engaging or taking part in a sport or activity other than the insured sport. ✗ Suicide or attempted suicide. ✗ Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) however this has been acquired or may be named. ✗ An insured person's deliberate exposure to exceptional danger (except in an attempt to save human life or stop serious injury) or the insured person's own criminal act or the insured person being under the influence of alcohol or drugs or solvents. ✗ Failure of an insured person to wear such mandatory protective equipment as may be stipulated by the appropriate governing body of the insured sport. ✗ An insured person's participation in the insured sport against medical advice. ✗ The insured person taking part in the insured sport whilst under medical treatment for bodily injury. ✗ Any medical condition caused by, prolonged by or aggravated by any psychiatric, mental or nervous disorder of the insured person, including anxiety and/or depression. ✗ An insured person's participation in motor cycling other than in respect of mopeds or scooters up to 50cc; ✗ An insured person's participation in social events of the insured club or team which includes but are not limited to fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 meters of the ground. ✗ Repetitive stress (strain) injury or syndrome or any other condition or injury which develops over a period of time. ✗ No benefits are payable where the disablement is attributable to arthritic or other degenerative conditions in the joints, bones, muscles, tendons or ligaments.



Are there any restrictions on cover?

- ! Endorsements may apply to the policy.
- ! If the benefit for death is not covered and an accident results in death within twelve (12) months following the date of the accident then no benefit will be payable, other than for temporary total disablement** for any applicable period prior to death.
- ! If the benefit for death is covered and an accident results in death within twelve (12) months following the date of the accident and prior to the definite settlement of any other benefit, the only benefit payable will be the benefit for death.
- ! Any benefit from permanent total disablement* will not become payable before the expiry of twelve (12) months
- ! Any benefit from temporary total disablement ** will not become payable before the expiry of 14 days from the date of the event.



Where does the policy cover?

- ✓ In the United Kingdom only



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your County Football Association or us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident which may result in a claim under this insurance a club member must:
 - seek the attention of a duly qualified medical adviser as soon as practicable.
 - Notify us as soon as practicable.
 - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
 - provide us with all the information we reasonably require.

Failure to meet obligations could result in a claim being rejected or a reduction in the amount we pay.



When and how do we pay?

- Your County Football Association will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

- This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

- If the insurance provided under this certificate does not meet the insured your club or team's requirements the team can cancel this certificate within 14 days from:
 - the start date of the insurance provided under this certificate as shown under the period of insurance, or
 - the date the insured club or team received this certificate,
 unless
 - a claim has been made under this certificate, or
 - the duration of the cover provided under the certificate is less than one month's duration.
- You may also cancel this certificate at any time by contacting us. Any return premium due to the insured club or team will depend on how long this certificate has been in force and whether there has been a claim. The return of any premium is at our discretion.