



Football Insurance Solutions

sbj

SPORTS

Underwritten by

Allianz 



Group Personal Accident Insurance | Hellenic League Scheme

2008/9 Season

The Personal Accident Solution

There's no substitute for personal accident insurance...

If one of your players is injured during a match there is a good chance they could miss a couple of matches or even worse, be unable to earn a living for weeks. The financial impact to your player could be significant.



That's where we can help...

At SBJ Sports we specialise in insurance solutions for the football industry so we know the risks you face and how best to protect against them.

The Personal Accident Solution

Football Personal Accident Solutions provides insurance exclusively arranged by SBJ Sports and underwritten by Allianz Insurance plc. It has been specifically created to meet the requirements of both Adult and Youth football clubs.

When you are covered

Cover is operative whilst at any ground or premises worldwide where there is an agreed fixture or organised training and includes travelling directly to and from such activities.

Who is covered?

The policy automatically includes:

- Players
- Committee members
- Managers
- Trainers
- Assisting referees and officials

The Insurer

Allianz Insurance plc are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers. They work in partnership with SBJ Sports to ensure you receive the highest levels of product and service excellence. Their technical experts understand how best to protect you against the risks your club faces. If you need to make a claim you will be in safe hands. Their professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs they will provide you with the most appropriate solutions to get you back on your feet as quickly as possible.



Key Features

- Cover available for Adult 11 a side, 5/7 a side and Youth 11 a side and Mini Soccer Teams
- Lump sum payments for Accidental Death or Permanent Disablement (many Personal Accident policies will only pay under this benefit if you are 100% disabled but our policy will pay a percentage relative to your level of disability – this is known as Continental Scale)
- Weekly payments for injuries leading to time off work (Weekly benefits available from £50 to £100)
- Student Benefits
- Fracture Benefit (One off payment for fracture of an arm, leg or cheekbone and collar bone.)
- Rehabilitation & Retraining expenses (in the event of a Permanent Total Disablement claim)
- Hospitalisation benefit
- Emergency Dental (Pain Relief) Expenses
- Legal Advice Helpline

Terms and Conditions apply. For full terms, including significant exclusions, limitations or excesses please request a copy of the policy wording from SBJ Sports.

Demands and Needs

This product meets the demands and needs of football clubs who wish to protect their members against the consequences of accidents whilst playing in, training for or travelling to a club fixture resulting in accidental death, permanent disability, temporary total disablements and fractures.

Adult Cover – if you have selected scale 1, 2 or 3 it is understood that you require cover for “capital benefits”, i.e. a lump sum in the event of accidental loss of life, loss

of limb, sight or hearing etc. It is understood that, in addition to the ‘capital benefits’ you also require a weekly benefit for temporary incapacity (as more fully explained in the Key Facts document).

This statement does not constitute advice or personal recommendation of the Personal Accident insurance products. Should you require advice or recommendations please contact SBJ Sports.

The Next Step – Hellenic League Scheme



Details of the premiums and covers available can be found overleaf and policies are annually renewable usually after a period of 12 months.

This scheme operates from a set period each year – 1st July to 30th June. The premium and expiry date remain the same at whatever time you join the scheme.

Should you wish to join the scheme, all you need to do is complete the attached application form, selecting the level of covers required, the number of teams, detach the form, and submit it to the Hellenic League Secretary, Brian King.

Email Us:

footballschemes@sbjuk.com

Visit our Website:

www.sbjuk.com

Call Us:

0845 872 5060

Write to Us:

SBJ Sports, Castlemead, Lower Castle Street, Bristol, BS1 3AG

The Adult Team Benefits

Benefit	All Scales of Cover
Accidental Death	£30,000
Loss of Sight	£20,000
Loss of Hearing: One Ear	£5,000
Both Ears	£20,000
Loss of Limb	£20,000
Loss of Speech	£20,000
Loss of internal organ	£5,000
Permanent Total Disablement (Including Continental Scale)	£20,000
Broken Bones (Legs, arms &/or cheek)	£100
Collar bone	£50
Rehabilitation and Retraining Expenses	Up to £2,500
Legal Advice Helpline	Operates 24 hours a day, 365 a year
Hospitalisation Benefit	£20 per day – 13 weeks benefit period
Emergency Dental (pain relief) expenses	£100

- The maximum age limit for players is 55 and club officials 75 years of age.
- **Other than Students where the TTD benefit shall not exceed £25 per week and is payable up to a maximum of 6 weeks
- The TTD benefit does not apply to those individuals without employment or whose sole employment is football
- There is no cover for Professional Footballers.

Benefit Scale	1	2	3
Temporary Total Disablement (TTD) **Per Week	£50	£75	£100
Excess Period	14 Days	14 Days	14 Days
Benefit Period	104 weeks	104 weeks	104 weeks
Premium per 11 a side team inc IPT*	£175.00	£220.00	£320.00

*IPT= Insurance Premium Tax at 5%

The Youth Team Benefits

Benefit	Scale	Bronze	Silver	Gold
Accidental Death		£10,000	£10,000	£10,000
Loss of Sight		£15,000	£25,000	£50,000
Loss of Hearing; One Ear		£3,750	£6,250	£12,500
Both Ears		£15,000	£25,000	£50,000
Loss of Limb		£15,000	£25,000	£50,000
Loss of speech		£15,000	£25,000	£50,000
Loss of internal organ		£3,750	£6,250	£12,500
Permanent Total Disablement Continental Scale		£15,000	£25,000	£50,000
Emergency Dental (Pain Relief) , £25 excess applies		£125	£125	£175
Emergency First Aid Expenses – up to		£100	£100	£150
Broken Bones – limbs, collar and cheek bone		£150	£200	£200
Broken Bones – fingers and toes		£50	£50	£50
Hospitalisation Benefit, 28 day benefit period		£15 per day	£15 per day	£15 per day
Legal Advice Helpline	Operates 24 hours a day, 365 days a year			
Temporary Total Disablement (TTD) ** Weekly Benefit for Club Officials only		£50 per week	£50 per week	£50 per week
<i>TTD Excess Period</i>		14 days	14 days	14 days
<i>TTD Benefit Period</i>		52 Weeks	52 Weeks	52 Weeks
Premium per 11 a side team inc IPT*		£18.00	£25.00	£30.00
Premium per Mini Soccer team inc IPT*		£15.00	£17.00	£22.00

*IPT= Insurance Premium Tax at 5%

- The maximum age limit for players is 55 and club officials 75 years of age.
- There is no cover for Professional Footballers.

Additional benefits available:

Temporary Total Disablement Cover	£20 per week
For 16 to 18 year olds that are employed for at least 16 hours a week	Benefit Period 52 Weeks Subject to 14 days excess period
Premium per 11 a side team inc IPT*	£20.00

*IPT= Insurance Premium Tax at 5%

PLEASE NOTE: The information provided is an illustration only. Please also refer to the Key Facts document which is available upon request.

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