



Keyfacts

National Youth Football Insurance Scheme

Summary of Cover

Policy Summary

This is a Policy Summary for Insured Team members only and does not contain full terms and conditions of the contract of insurance. Full terms and conditions can be found in the Master policy documents, a copy of which will be supplied by Towergate Risk Solutions to the Insured football club.

Name of Insurance Undertaking

The policy is underwritten by Towergate Risk Solutions on behalf of Allianz Insurance plc. Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.

Allianz is authorised and regulated by the Financial Services Authority, registration number 121849.

This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. www.allianz.co.uk

Insurance Cover Provided

The Insured football club has arranged Group Accident and/or Public Liability insurance underwritten by Allianz Insurance plc. Please refer to the current Certificate issued by Towergate Risk Solutions to the Insured football club to check insurances in force.

Group Accident

- This insurance will pay the benefits specified in the Scale of Compensation if an Insured Team member sustains bodily injury whilst involved in specified Insured football club activities.

Public Liability

- This insurance will pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by the Insured football club in the course of their activities and for which the Insured football club are legally liable.

Duration of Cover

Insurance cover is provided for the Insured football club for the period(s) specified in the Certificate(s) issued by Towergate Risk Solutions.

Cancellation Rights

The Insured Team members have no right to cancel the insurance cover.

How do Insured Team Members Make a Complaint?

If an Insured Team member has a complaint about anything other than the sale of the insurance cover please contact the Customer Satisfaction Manager at:

Allianz Insurance plc

Roman Landing
35-37 St Mary's Place
Kingsway
Southampton
SO14 1AU
Tel: 02380 635051

Or alternatively contact the Customer Satisfaction Manager at:

Allianz Insurance plc

57 Ladymead
Guildford
Surrey
GU1 1DB
Telephone No: 01483 552438

If your complaint is about a claim that we are already handling, then please direct your complaint to the appropriate Claims Handling Office

Public Liability Claims

PO Box 2198
Bristol
BS99 7LH
Tel: 0845 071 2121

Group Accident Claims

PO Box 5525
Milton Keynes
MK9 2XR
Tel: 0845 071 0335

If Allianz Insurance are unable to resolve the problem the Insured Team member will be provided with information about the Financial Ombudsman Service.

Full details of the complaints procedure may be found in the Master policy documentation.

Using the complaints procedure or referral to the Financial Ombudsman Service does not affect the legal rights of an Insured Team member.

Would Insured Team Members Receive Compensation if Allianz Were Unable to Meet its Liabilities?

In the event that Allianz is unable to meet its liabilities Insured Team members may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the Master policy documents.

Notifying a Claim

If an accident loss or damage occurs or any circumstances arise which may cause a claim to be made under this insurance the Insured Team member should notify the Insured football club and

Towergate Risk Solutions

Towergate House
Upton Road
Poole, Dorset
BH17 7AG

Telephone number 01202 634800 as soon as reasonably possible.

Group Accident

Key Features, Benefits & Conditions

Basis of Cover

Benefits are payable in accordance with the Scale of Compensation to any Insured Team member who sustains bodily injury whilst

- playing or officiating for Insured football club
- playing football at Insured football clubs premises
- taking part in training organised by Insured football club
- travelling directly to or from home or away fixtures as part of an organised party arranged by the Insured football club
- taking part in any social nonsporting activity organised by the Insured football club

A Team constitutes up to a maximum of two adults and twenty youths

Scale of Compensation for Players aged up to 18 years

- 1 Death (within 24 months of accident) £2,500
- 2 Permanent Total Disablement from gainful employment (see Continental Scale) £10,000
- 3 Temporary Total Disablement (weekly payments to persons in gainful employment up to 104 weeks) up to £10 per week
- 4 Medical Expenses necessarily incurred in treatment following an accident £500

Scale of Compensation for Officials aged 18 years and over

- 1 Death (within 24 months of accident) £10,000
- 2 Permanent Total Disablement from gainful employment (see Continental Scale) £10,000

Significant Exclusions or Limitations

- Compensation will not be paid under more than one of the Items 1 or 2 of the Scale of Compensation
- A seven day excess period applies in respect of Item 3 of the Scale of Compensation
- Payment under Item 4 of the Scale of Compensation is subject to
 - your General Practitioner having been consulted and a referral letter supplied
 - a claim under Item 3 being accepted or inability to attend usual educational establishment for longer than 7 days
 - an excess of £25 for each and every claim
- Payment under Item 3 of the Scale of Compensation for persons under 18 years of age whose weekly wage does not exceed £10 per week shall be equal to their average weekly wage subject to evidence of loss of earnings being produced
- The maximum amount of Compensation in respect of any claim or series of claims arising out of or consequent upon (or contributed to directly or indirectly by) any one originating event is £7,500,000.

Exclusions

Death or disablement caused by or arising from

- War; act of foreign enemy, hostilities
- Any Team member's
 - Suicide, intentional self-injury, insanity or the influence of alcohol or drugs (other than drugs taken in accordance with the treatment prescribed and directed by a qualified medical practitioner but not for the treatment of drug addiction)

Group Accident continued

Key Features, Benefits & Conditions

- 3 Temporary Total Disablement (weekly payments to persons in gainful employment up to 104 weeks) £50 per week
- 4 Medical Expenses necessarily incurred in treatment following an accident £500

Continental Scale

Compensation under Item 2 of the Scale of Compensation will be payable in accordance with the following percentages subject to maximum total 100% in the aggregate

- 1 Permanent Total Disablement 100%
- 2 Permanent Loss of one or more limbs 100%
- 3 Permanent total
 - a) Loss of sight of one or both eyes 100%
 - b) Loss of hearing of both ears 50%
 - c) Loss of hearing of one ear 10%

Significant Exclusions or Limitations

- Flying or taking part in any aerial activity other than as a passenger in a fully licensed passenger carrying aircraft
- Pregnancy or childbirth
- Engaged in or practising any sporting activity other than association football
- Sexually transmitted diseases
- Any event directly or indirectly arising out of any nuclear, chemical or biological contamination due to any act of terrorism

Death or disablement attributable to or contributed to by

- Any pre-existing defect infirmity illness or disease known to the Team member
- Failure to follow proper medical advice
- Riot or civil commotion in Northern Ireland

Public Liability

Key Features, Benefits & Conditions

Limit of Indemnity - £500,000 (or as otherwise selected by the Insured football club)

The amount relates to:

- Any one claim or series of claims arising out of one occurrence.
- All claims during any one period of insurance caused by or arising out of any goods sold, supplied, delivered, installed erected repaired altered treated or tested.
- All claims during any one period of insurance arising out of pollution or contamination.

Legal and other Costs and Expenses

Cover is provided for the above in connection with the defence of any valid claim, including representation at any coroner's inquest, fatal accident enquiry or certain criminal proceedings.

Indemnity to Other Parties

Cover is provided for any officer, committee member or other team member of the Insured football club as though each was individually insured.

Reasonable precautions

Insured football clubs shall take all reasonable steps and precautions to prevent accidents and to comply with statutory or local authority laws and requirements.

Significant Exclusions or Limitations

In respect of each Insured football club the policy excludes:

- Liability for injury to any employee
- Loss or damage to property belonging to them or in their charge or control except premises leased or rented to them (other than liability assumed under a tenancy or other agreement)
- Loss or damage to any goods sold, supplied, delivered, installed or erected by them or the cost of making good repairing or replacing the goods
- Loss or damage arising from advice design formula specification inspection certification or testing performed for a fee
- Liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law (other than for loading/unloading) or any water craft or aircraft
- Liability arising from
 - bonfires or firework displays
 - mechanical fairground amusements or rides
 - shooting or archery
 - bar fly or bungee jumping
 - sponsored events
 - the use of temporary grandstand or tiered seating
- Any liability in respect of pollution or contamination unless due to a sudden, identifiable, unintended and unexpected incident
- Fines, penalties or liquidated, aggravated, punitive or exemplary damages
- The excess of £100 for each and every claim involving loss or damage to property

Also available

- Adult football schemes
- Sports coaches
- Clubhouses
- Sports clubs
- Social clubs
- Mini-bus insurance
- Golf equipment
- Golf clubs
- we can also arrange insurance for many other areas
– please contact us for further information

Call Towergate Risk Solutions on 01202 634800
Lines open Monday to Friday 9.00am to 5.00pm

For further information or in the event of a claim, please contact:

Towergate Risk Solutions
Towergate House
Upton Road,
Poole, Dorset
BH17 7AG
Tel: 01202 634800
Fax: 01202 634801

Towergate Risk Solutions

Towergate House, Upton Road
Poole, Dorset BH17 7AG
Tel: 01202 634800 Fax: 01202 634801

Towergate Risk Solutions is a trading name of
Towergate Underwriting Group Limited.
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Registered in England No. 4043759
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