



## SUMMARY OF PROPOSAL TO YOUTH FA

### PRESENTATION OF COVER TO FOOTBALL NURSERIES

#### Personal Accident Insurance

- |   |   |         |
|---|---|---------|
| 1 | Accidental Death  | €10,000 |
|   | <i>Accident shall mean a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place.</i>  |         |
| 2 | Permanent Total Disablement   | €30,000 |
|   | <i>Unable to continue in full time education; or<br/>Unable to carry out his or her usual occupation for the remainder of his or her life; or<br/>Unable to carry out any occupation suited to his or her training and experience for the remainder of his or her life.</i> |         |
| 3 | Loss of One or More Limbs   | €30,000 |
|   | <i>a. in the case of a leg, loss by physical severance at or above the ankle, or permanent total loss of use of a complete leg or foot;</i>   |         |
|   | <i>b. in the case of an arm, loss by physical severance of the entire four fingers through or above the metacarpophalangeal joints, or permanent total loss of use of a complete arm or hand.</i>   |         |
| 4 | Loss of Sight in One or Both Eyes   | €30,000 |
|   | <i>Loss of Sight shall mean permanent and total loss of sight.</i>  |         |
| 5 | Loss of Speech  | €30,000 |
|   | <i>Loss of Speech shall mean total and irreversible loss of speech.</i>   |         |

|    |   |   |
|----|---|---|
| 6a | Loss of Hearing in Both Ears  | €30,000   |
|    | <i>Loss of Hearing shall mean shall mean total and irreversible loss of hearing.</i>  |   |
| 6b | Loss of Hearing in One Ear  | €7,500  |
|    | <i>Loss of Hearing shall mean shall mean total and irreversible loss of hearing.</i>  |   |
| 7  | Loss of Internal Organs   | €7,500  |
|    | <i>Loss of Internal Organs shall mean total and irreversible loss of internal organs.</i>   |   |
| 8  | Home Help   | €200 per month<br>(maximum one year<br>and 14 day excess) |
|    | <i>This benefit offers cover should an insured person need to be assisted at home after an insured accident has taken place.</i>  |   |
| 9  | Student Not In Gainful Employment (TTD Extension)   | €100 per month<br>(maximum two months)                    |
|    | <i>Covering an injury which incapacitates a student / insured person for more than 14 days.</i>   |   |
| 10 | Broken Bones - Legs, Foot or Arms   | €500  |
|    | <i>Breakage of Legs, Feet or Arms only. Benefit is limited to € 500 per accident.<br/>For example, if an arm and a leg are broken as a result of one accident, the policy will pay out a maximum of € 500.</i>  |   |
| 11 | Emergency Dental Expenses (pain relief)   | €500  |
|    | <i>Reimbursement of immediate dental treatment required by a Medical Practitioner as a result of Bodily Injury caused by an Accident. The Insurer shall not be liable for loss of or damage to dentures, bridges, crowns, braces or similar dental equipment.</i> |   |



12 Emergency Medical Expenses (inc. X-rays & scans) €500

*Immediate medical Expenses incurred by the Insured Person at the recommendation of a Medical Practitioner for medical, hospital, surgical, manipulative, massage, physiotherapeutic, X-ray or nursing treatment, including the cost of medical supplies and ambulance hire.  
It is important to note that everyday medical expenses are not covered and an insured accident will need to have taken place for this benefit to be payable.*

13 Extra Travelling Expenses (21 day max. benefit period) €100

*This is an allowance given to insured persons who suffer an insured injury whilst abroad resulting in a prolonged stay in the country they are in. This benefit applies should we extend the policy to overseas.*

14 Hospitalisation (21 day max. benefit period) €30 per day

*Reimbursement of expenses while admitted as an in-patient at a Hospital for treatment required by a Medical Practitioner as a result of Bodily Injury caused by an Accident.*

15 Physiotherapy €250 maximum any one period  
75% maximum costs  
€ 50 excess

*Physiotherapy sessions undertaken following Bodily Injury and in respect of rehabilitation programme following muscular strains only.*



## **Liability Insurance**

### ***Public Liability***

Limit of Indemnity €2,000,000 any one incident

Provides protection against legal liability for bodily injury to third parties and damage to third party property.

'Player to Player' cover is provided on a legal defence costs basis only. 'Player to Player' is a term used to define a situation where a claim arises from one player injuring another whilst participating in a game or training. However, the policy may pay up to €50,000 towards legal defence costs to defend an action brought by a player from another club, subject to terms, conditions and exclusions of this insurance, and provided that the insurer believes there is a strong possibility of successfully defending the allegation.

The provision of legal defence cover is designed to protect the innocent party. It is important to note that this will not provide cover for any damages legally awarded.

Examples: A third party (Spectator) is injured as a result of a football player kicking the ball.

### ***Professional Indemnity***

Limit of Indemnity €2,000,000 any one incident and in the aggregate

Provides cover for claims made against the individual participant for negligent acts, errors or omissions, libel, slander and defamation.

Example: A club coach decided to bring in a new warm up regime before a game. A few players reported back pains a week later. It was alleged that these injuries were as a result of the new training regime and the advice that the club coach had been giving the players.



## Notes

- Premium per team amounts to € 256.30 (11% Government duty and fees included)
- Proposed Benefits are per individual and annual.
- Operative Time is whilst travelling to/from or participating in the Sport only including training.
- A team consists of 25 individuals including technical staff
- The insured is to read the youth FA and/or nurseries and/or players and/or members and/or any official each for their respective rights and interests.
- In the event that there is an emergency and a player needs to be taken directly to the hospital, there is no need for prior approval from the claims department though insurers need to be informed as soon as possible.
- Business description is to read Football leagues, tournaments, festival events, training, friendly matches, organized fun games by the youth FA and its affiliated members.
- Player to player liability cover also applies to players within the same team
- Maximum age is 17
- Geographical area reads Maltese Islands which can also be extended to Europe (Upon request)
- The public liability cover excludes premises liability.
- Insurer is 100% XL Catlin through JLT
- Terms and conditions may be found in the specimen policy document and proposal presented to the Youth FA.
- All claims lodged are to be channeled through the Youth FA and subject to an administration fee of € 5 per claim.
- This is not a health policy – The difference between a health policy and a personal accident policy is as follows:

**Health Insurance** - Covers you for illnesses, accidents and anything that might put you in the hospital. Basically, health insurance will cover you for anything health related.

**Personal Accident Insurance** - Covers you for accidents only. The main feature of the Personal accident is the Lump Sum amount (according to the above benefits) given to the beneficiary should there be an unfortunate accident.

Dated 10<sup>th</sup> July 2017

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