

# Personal Accident Insurance Policy & Claims Information

THE  
**REFEREES'**  
ASSOCIATION



**Spencer  
Hayes**  
Insurance



# Personal Accident Insurance Policy Summary

This document outlines the policy coverage and process required to make a claim.

Please take the time to read this document. Should you have any questions in respect of the cover being provided or claims process please contact Head Office on 02476 420360, Bill Hudson on 01706 876299 or Spencer Hayes on 01254 505586

Policy Section	Compensation / Sum Insured
Death	£15,000
Eye(s)	£15,000
Limb(s)	£15,000
Permanent Disablement	£15,000
Temporary Disablement	£200 Per Week
Rehabilitation	Included - see policy wording
Medical Expenses	Included - see policy wording
Eyes / Limbs by Paralysis (illness)	£15,000
Victim Support / Counselling	Included - see policy wording
Funeral Expenses	£500
Loss of Referees Equipment	£200
Loss of Clothing & Personal Effects	£200
Loss of Spectacles / Contact Lenses	£200
Dental	£200

**Members aged between 14 and 16**

Members between the ages of 14 - 16 inclusive, benefits are restricted to Death, Capital Sums and Temporary Total Disablement. Furthermore the Sum Insured for Accidental Death is restricted to £5,000 and the Sum Insured for Temporary Total Disablement is £100 per week subject to a certified loss of actual earnings from casual gainful employment.

**Members aged over 75**

Members aged 75 or over must confirm to the association each year that they are of a good state of health with no significant health risks in the way of completing a medical declaration, proposal form and by paying an enhanced premium of 100%. This will enable cover to be granted.

**Members Not In Gainful Employment**

Members not in gainful employment at the time of an Accident giving rise to a claim the amount payable for Temporary Total Disablement is restricted to £100 per week.



# Personal Accident Insurance Policy Wording

## **Rehabilitation**

If the Insured Person sustains Accidental Bodily Injury during the Period of Insurance and during the Operative Time that results in a valid claim for Temporary Total Disablement We will reimburse the Insured Person for the costs of each session of physiotherapy reasonably and necessarily incurred **while Totally Disabled** and within 12 months of the date of the Accident up to a maximum of £45 per session for a total of four sessions provided that the Insured Person has a written referral from their General Practitioner for physiotherapy arising from such Accidental Bodily Injury.

We will not pay for any physiotherapy occurring after the Insured Person has either (a) returned to work or (b) being advised by a doctor that "You may be fit for work".

We will only pay for a maximum of £180 in total for any one Insured Person during the Period of Insurance.

The Insured Person must submit original invoices to support a claim for physiotherapy costs together with the original written referral form their General Practitioner.

This extension does not apply if treatment is provided under a private medical insurance policy or by the National Health Service

## **Victim Support / Counselling**

Counselling shall mean - The provision of intervention and treatment programmes for Psychological Disorders either by telephone or face to face

Psychological Disorders shall mean - Stress, Anxiety, Depression, PTSD (Post Traumatic Stress Disorder) or any MSD (Musculoskeletal Disorder) that has a Psychological overlay

For this extension only, Pre-existing Condition shall mean

Any Psychological Disorder

- For which the person has received or required psychiatric treatment or counselling in the 12 month period prior to inception of this policy, or
- Which has manifested itself or was diagnosed by a Healthcare Practitioner in the 12 month period prior to inception of this policy.

We will pay compensation to You on behalf of the Insured Person for the cost of up to 3 Counselling sessions with IPRS Ltd for any Psychological Disorder resulting from Accidental Bodily Injury to the Insured Person during the Period of Insurance which, solely, directly and independently of any other cause, results in any of the Contingencies insured on the schedule.

For this extension, the Operative Time of Cover is amended to include any assault resulting in Accidental Bodily Injury occurring within 7 days of a game were the referee officiated and where the proximate cause of the assault occurred.

## **Funeral Expenses**

Inclusion of Funeral Expenses :-

We will pay compensation to You on behalf of the Insured Person a sum of up to £500 following a payment under Contingency - Death in respect of the Insured Person to cover costs ancillary to the funeral and professional fees to settle the estate of the Insured Person. Please note this cover is provided on a 24 hour basis but under the terms and conditions of the policy where by an insured peril is the cause of the death.

## **Excess Under Weekly Benefits**

Compensation shall not be payable for Results in respect of the first two weeks of each separate period of disablement.

## **Medical Expenses**

The policy provides cover for Medical Expenses up to 15% of the Benefit Payable for Contingencies Temporary Total Disablement in respect of any one Insured Person subject to a maximum of £10,000.

## **Permanent Total Disablement from any Occupation**

The Definition of Result shall be

Total and permanent disablement from engaging in or attending employment or occupations of any and every kind And not as stated herein.

## **Pre-Existing Defects Exclusion**

The Policy does not provide cover for any member suffering from any disability due to a gradually operating cause or any naturally occurring conditions or degenerative process. This Exclusion applies to ALL sections of the policy.

## **Endorsement - Operative Time is amended as follows:**

### **All Sections**

When an Insured Person is within the British Isles while:

- (a) Undertaking a direct journey to and from, officiating or attending a game in a recognised capacity and as sanctioned by the four UK Football Associations, The Women's Football Association, The Isle of Man Football Association, The Jersey Football Association and the Guernsey Football Association.
- (b) Attending a meeting or undertaking work for the insured as authorised by a Local Society, County Association, National Association or The Referees' Association and in meetings called by their respective Football leagues or competitions.
- (c) Training organised by the Local Society this does not include the playing of football at any time during training
- (d) Playing in the Insured's 5-a-side Competition

## **Endorsement - Extension of Cover**

The cover by this Policy extends to include:

- (a) The loss of referees equipment, spectacles and contact lenses
- (b) The loss of clothing & personal effects
- (c) The repair or replacement of dental bridges and or plates either partial or total
- (d) Dental expenses covered under the operative time a) to d) as above

The above used in connection with refereeing duties. Cash and jewellery are not included

Sum Insured: £200

The Company shall not be liable under this section for the first £25.00 of each and every occurrence of loss or damage.



# Personal Accident Insurance Claims Information

**If you have been injured or had your referees' equipment stolen during a game this is important information to help you with your claim...**

A few simple steps to help you process and progress any possible claim.

## Personal Accident Injury.

Basically, as a referee, you are covered for personal accident injury when you are travelling directly to and from a game and during the game itself. You are also covered if injured whilst on official society business. If you sustain an injury during this time you will need to make a claim on the Referees' Association policy.

It is absolutely imperative that whether you ultimately make a claim or not, you register the injury with the referees association by asking them directly, yourself, for a claim form, The Association will register your claim as soon as you request a form. **You should request a form if you feel that you may make a claim. Do not wait for the outcome of tests or visits to your doctor or hospital obtain a claim form straight away directly from the Association.** By doing this your claim will be registered.

After consultation with your medical practitioner or hospital, and after your injury has been diagnosed and certified, send the completed claim form immediately to the Association. The Association will acknowledge your claim and forward this to the insurance broker for processing. Should you have any query with the processing or payment of your claim, or if you want specific information on the policy details, please contact Bill Hudson by email [croston@aol.com](mailto:croston@aol.com) or by telephone on 01706 876299.

## Theft of referees equipment claims.

The policy covers the loss of referees equipment only whilst travelling directly to and from a game and during a game. **It is not covered under any other circumstances.** You must take all reasonable care to protect your property and to keep it safe at all times. Do not leave kit hanging about in dressing rooms or club houses after a game and lock it in your car (either in a locked boot or locked compartment).

Again, you should obtain a claim form directly from the Association who will log your claim in the office in the event of a claim being made.

Complete the claim form ensuring you give full details of the circumstances of the loss and in the case of theft you MUST report this to the police and obtain a Crime Reference Number. Submit your claim to the Association without delay.

## Theft of clothing & personal effects claims.

The policy covers the loss of clothing & personal effects under the operative time of the policy following theft from a locked building or vehicle. In respect of theft from a locked building forceful and/or violent entry/exit must be evidenced. Theft from unattended vehicles is excluded unless items are kept out of sight in a locked boot or locked compartment and evidence that the vehicle has been broken into must be provided. You must take all reasonable care to protect your property and to keep it safe at all times. Do not leave anything hanging about in dressing rooms or club houses after a game and lock it in your car. (either in a locked boot or locked compartment).

Again, you should obtain a claim form directly from the Association who will log your claim in the office in the event of a claim being made.

Complete the claim form ensuring you give full details of the circumstances of the loss and in the case of theft you MUST report this to the police and obtain a Crime Reference Number. Submit your claim to the Association without delay.

## Please remember.

It is only by obtaining a claim form DIRECTLY from the Association that your claim will be logged. If you obtain claim forms from any other source your claim will only be logged upon receipt and it is vital that this is within the sixty day period allowed.

If you are in any doubt about making a claim please do not hesitate to contact Bill Hudson as above and you will be given definitive information.