

# Adult team core policy benefits

## GROUP POLICY

Arranged by  
Sussex FA

		BENEFITS
1	<b>Life Cover</b>	£10,000
2a	<b>Accidental Death<sup>1</sup></b>	£30,000
2b	<b>Funeral Expenses</b>	£5,000
3	<b>Permanent Total Disablement - up to</b>	£60,000
4	<b>Loss of One or More Limbs</b>	£35,000
5	<b>Loss of Sight in One or Both Eyes</b>	£35,000
6	<b>Loss of Speech</b>	£35,000
7a	<b>Loss of Hearing in Both Ears</b>	£35,000
7b	<b>Loss of Hearing in One Ear</b>	£8,750
8	<b>Tetraplegia/Quadriplegia</b>	£100,000
9	<b>Triplegia/Paraplegia/Hemiplegia</b>	£50,000
10	<b>Miscarriage</b>	£500
11	<b>Loss of Internal Organ</b>	£35,000
12	<b>Broken Bones</b> - Legs, Foot, Collar, Arms, Skull, Hips, Jaw and/or Cheek	£250
13	<b>Primary Dislocation</b> - Kneecap, Elbow, Shoulder or Hip	£250
14	<b>Snapped / Ruptured Achilles Tendon, Cruciate Ligament</b>	£250
15	<b>Emergency Dental Expenses - up to</b> (pain relief)	£100
16	<b>Hospitalisation</b> (30 day max. benefit period)	£25 per day
17a	<b>Concussion (Long term) - up to</b>	£10,000
17b	<b>Concussion<sup>4</sup> (Moderate and Severe) - up to</b>	£250
18	<b>Monthly Temporary Total Disablement (TTD)<sup>2</sup></b> 14 day waiting period, 24 month max. benefit period. If the relevant waiting period has been exceeded then the benefit period will begin from the date of the accident inclusive of the waiting period.	<b>£200 per month</b> <b>(Options to increase)</b>
19	<b>Home Help (TTD)<sup>2</sup></b> 14 day waiting period, 24 month max. benefit period	As above
20	<b>Student not in gainful employment<sup>2</sup></b> TTD Extension. 14 day waiting period, 2 month max. benefit period	£140 per month (£35 weekly)
21	<b>Student Tutorial Benefit<sup>2</sup></b> TTD Extension. 7 day waiting period, 6 month max. benefit period	£140 per month (£35 weekly)
22	<b>Childcare Expenses<sup>2</sup></b> - in the event of a valid claim under item 4 to 9 and 11	£400 per month (£100 weekly)
23	<b>Chauffeur Expenses<sup>2</sup></b> - in the event of a valid claim under item 4 to 9 and 11	£400 per month (£100 weekly)
24	<b>Coma Benefit</b> 365 days max. benefit period	£30 per day
25	<b>Emergency Medical Expenses - up to</b> Including X-rays and scans	£500
26	<b>Extra Travelling Expenses - up to</b> 1 month max. benefit period. Includes hospital car park expenses.	£100
27	<b>Home/Car Adaptation - up to</b>	£25,000
28	<b>Rehabilitation and Retraining - up to</b>	£5,000
29	<b>Examination Re-Sit - up to</b>	£2,500
30	<b>Legal Advice and Counselling Helplines</b>	24/7
31	<b>Facial and Bodily Scarring - up to</b>	£600
32	<b>Medical Certification Expenses - up to</b>	£50
33	<b>Damage to clothing/football boots by medical practitioner - up to</b>	£100
<b>ADDITIONAL BENEFIT OPTIONS AVAILABLE?</b>		✓

<sup>1</sup>Includes a memorial benefit payable to the club not exceeding £1,000

<sup>2</sup> Monthly benefits means the maximum benefit payable per month which will be pro-rated depending on the period the claimant is eligible to claim for.

<sup>3</sup> Physiotherapy benefit (Superior Extra option) is only payable in the event of Bodily Injury which gives rise to a claim under items 12-14 and 18-21.

<sup>4</sup> Benefit payable will be determined by the Glasgow Coma Scale.