



Scottish Women's Football Insurance 2019 Season

Cover will be initiated from 1st January 2019. Should you wish to purchase insurance through SWF, please read and submit the following Insurance Application Form which can be found via the following link:

<https://scotwomensfootball.com/wp-content/uploads/2018/10/Scottish-Womens-Football-Insurance-Application-2019.docx>

Adult Personal Accident Cover

Basic: £120

Intermediate: £180

Premium: £265

No.	Benefit	Sum Insured	Sum Insured	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£50 per week Benefit Period: 52 weeks Excess Period: 14 days	£75 per week Benefit Period: 52 weeks Excess Period: 14 days	£100 per week Benefit Period: 52 weeks Excess Period: 14 days
2	Temporary Total Disablement (TTD) - Unemployed / Students	£20 per week Benefit Period: 26 weeks Excess Period: 14 days	£20 per week Benefit Period: 26 weeks Excess Period: 14 days	£20 per week Benefit Period: 26 weeks Excess Period: 14 days
3	Death from Natural Causes (previously called Life Insurance)	£10,000	£10,000	£10,000
4	Accidental Death	£25,000	£25,000	£25,000
5	Funeral Expenses - in the event of an Accidental Death claim	up to £2,000	up to £2,000	up to £2,000
6	Permanent Partial Disability	up to £25,000	up to £25,000	up to £25,000
7	Tetraplegia / Quadriplegia	£25,000	£25,000	£25,000
8	Triplegia / Paraplegia	£12,500	£12,500	£12,500
9	Disability Assistance Expenses	up to £5,000	up to £5,000	up to £5,000
10	Permanent loss of sight, limbs or speech	£25,000	£25,000	£25,000
11	Permanent loss of organ	£3,000	£3,000	£3,000
12	Permanent loss of hearing	Both Ears: £25,000 One Ear: £10,000	Both Ears: £25,000 One Ear: £10,000	Both Ears: £25,000 One Ear: £10,000
13	Snapped / Ruptured Achilles Tendon, Anterior Cruciate Ligament	£250	£250	£250
14	Emergency Medical Expenses	up to £500	up to £500	up to £500
15	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£150	£150	£150
16	Broken Bone - Hands, Fingers, Feet or Toes	£50	£50	£50
17	Broken Bone - Ribs	£50	£50	£50
18	Broken Bone - Hip	£150	£150	£150
19	Broken / Damaged Sports Glasses - prescription glasses only	up to £50	up to £50	up to £50
20	Dislocation - Hip, Knee, Shoulder or Elbow	£200	£200	£200
21	Facial & Bodily Scarring	up to £400	up to £400	up to £400
22	Hospital Benefit	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights	£25 per night Benefit Period: 30 nights
23	Damage to clothing by a medical practitioner	up to £50	up to £50	up to £50
24	Coma Benefit	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days	£25 per day Benefit Period: 365 days
25	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session	up to £40 per session	up to £40 per session

Youth Personal Accident Cover

Youth: £25

No.	Benefit	Sum Insured
1	Death from Natural Causes (previously called Life Insurance)	£10,000
2	Accidental Death	£10,000
3	Permanent Disability	up to £25,000
4	Tetraplegia / Quadriplegia	£25,000
5	Triplegia / Paraplegia	£12,500
6	Loss of sight, limbs, speech	£12,500
7	Loss of hearing - both ears	£12,500
8	Loss of hearing - one ear	£5,000
9	Loss of Internal Organ	£2,500
10	Snapped / Ruptured Achilles Tendon or Anterior Cruciate Ligament - requiring surgery	£250
11	Concussion	£1,000
12	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	£150
13	Broken Bone - Hands or Feet (including fingers and toes)	£50
14	Dislocation - Hip, Knee, Shoulder or Elbow	£150
15	Coma Benefit	£25 per day Benefit Period: 365 days
16	Temporary Total Disablement (TTD) - Employed Club Officials Only	£200 per month Benefit Period: 52 weeks Excess Period: 14 days
17	Home Assistance Benefit - Unemployed Club Officials Only	£200 per month Benefit Period: 52 weeks Benefit Period: 14 days
18	Hospital Benefit	£25 per night - Benefit Period: 30 nights
19	Broken Bone - Hip	£150
20	Facial & Bodily Scarring	up to £600
21	Broken Bone - Ribs	£50
22	Damage to clothing by a medical practitioner	up to £50
23	Emergency Medical Expenses	up to £500
24	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session
25	Broken / Damaged Sports Glasses - prescription glasses only	up to £50

Public Liability Insurance

Club Cover: £30

Benefit	Sum Insured
Public Liability	Up to GBP 10,000,000
Employers Liability	Up to GBP 10,000,000
Player to Player Coverage	Excluded.
Assault, Deliberate Violence	Excluded.
Legal Defence Costs	Up to GBP 200,000 Covered for Sports Clubs or Association.
Abuse Cover	Up to GBP 1,000,000
Professional Indemnity	Up to GBP 10,000,000
Officers & Committee Members	Up to GBP 5,000,000