



The Referees' Association Personal Accident Insurance

(In association with DTE Risk & Financial Management Ltd – proud partners of the RA)



Enhancements to Cover

Background

At DTE Risk & Financial Management Ltd we are always looking at ways of improving the cover provided to The Referees' Association and its members. We work closely with the Association to understand and appreciate their needs and take great pride in the relationship that has been forged and the work we do to improve the Personal Accident Insurance.

This year was no different and following numerous discussions and meeting we are delighted to be able to offer the enhancements to cover outlined below.

We are also please to announce that these enhancements are included at no extra cost to the members.

Victim Support / Counselling

This is something that has been highlighted in recent times through the media and seen as a 'hot' topic of discussion amongst Referees' and the various governing bodies.

Members of The Referees' Association will benefit from up to 3 counselling sessions either by telephone or face to face following a valid claim being made resulting from Accidental Bodily Injury.

This benefit also includes Assault within the operative time of the policy or within 7 days of officiating in a match.

We have endeavoured to have this cover as broad as possible however we must advise that pre-existing conditions are excluded.

Life Cover

Members of The Referees' Association will benefit from Life Cover / Funeral Expenses Cover up to the value of £500. Whereas the policy already had a section relating to Death this is only triggered following a valid claim.

The operative time for this benefit is the same as the Personal Accident cover.

Again like most insurance policies pre-existing medical conditions are excluded. An age restriction of members aged 75 and over applies as per the standard policy wording however this can be extended in accordance with the existing policy terms and conditions subject to a premium loading of 100% and completion of a medical declaration form which can be obtained from The RA, DTE or Bill Hudson.

Weekly Benefit Increased to £125

The weekly benefit has been increased from £100 to £125. This is an area of the policy that we monitor constantly to ensure the level of cover being offered is suitable. With the cost of living rising year on year we feel the increase is justified should a member make a valid claim.

To Conclude

We hope that you find the enhancements to cover beneficial however we are always open to suggestions from members that may lead to further improvements being made. At DTE Risk & Financial Management Ltd we pride ourselves on being a 'can do' company and are always looking at niche and bespoke covers that will deliver real benefits to the members. We will continue to work closely with The Referees' Association in order to achieve this.