



The Referees' Association Personal Accident Insurance Cover (In association with DTE Risk & Financial Management Limited)



THE APPENDIX - Attached to and forming part of the Policy 24335958 ECA

The Insured	The Referees' Association
The Persons-Insured	Each of the Members of each of the affiliated National Associations*
Policy Section (see Definition)	Compensation / Cover
(a) Death	(a) £20,000
(b) Eye (s)	(b) £20,000
(c) Limb (s)	(c) £20,000
(d) Permanent Disablement	(d) £20,000
(e) Temporary Disablement	(e) £125 per week
(f) Medical Expenses	(f) Included (See below)
(g) Eyes or Limbs by paralysis (illness)	(g) £20,000
(h) Victim Support / Counselling	(h) Included (See below)
(I) Life Cover / Funeral Expenses	(I) £500

***Members aged between 14 and 16**

Members between the ages of 14 - 16 inclusive, not in gainful occupation as an employment will be covered for capital benefits (a), (b), (c), (d), (f) and (g) above only, plus any certified amount of actual loss of earnings from casual gainful employment to a maximum of £125 per week.

***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.

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.

Life Cover / 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 that the operative time and pre-existing defects exclusion apply to this section of the cover.

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 and/or Temporary Partial 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 (d) (i) 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 repair or replacement of dental bridges and or plates either partial or total
- (c) 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: a) £200
b) & c) £100

The Company shall not be liable under this section for the first £10.00 of each and every occurrence of loss or damage for the sum's insured under Section (a).

GROUP PERSONAL ACCIDENT COVER

Norwich Union agrees that if during any period of insurance the Event shall happen to any Person-insured and such Person-insured shall within two years of the happening of such Event suffer any of the Results Norwich Union will subject to the terms of this Cover pay to the Insured the Compensation specified in the Appendix for such result.

Definitions

- Event**
Accidental bodily injury which shall independently of any other cause be the sole cause of any of the Results (a) to (d)
- Results**
 - Death
 - Total and permanent loss of all sight in one or both eyes
 - Total loss by physical severance or total and permanent loss of use of one or both hands or feet
 - Temporary total disablement from usual occupation

Compensation Limits

Compensation for

- Results (d) shall be payable for a period not exceeding 104 weeks from the commencements for the first Result to occur
- Results shall be payable when the total amount has been agreed or at the request of the insured at intervals of not less than four weeks (but not in advance) commencing four weeks after receipt of written notice of the Event by Norwich Union

Compensation shall not be payable for

- more than one of the Results (a) to (d) in respect of any one Person-insured and when payable for one of those Results

Limit of Liability

The liability of Norwich Union in respect of one or more Persons-insured for all Compensation payable in respect of or arising out of any one occurrence or all occurrences of a series consequent upon one original cause shall not exceed £1,000,000

Exceptions

This insurance shall not apply to any Event or Result consequent upon

- war whether declared or not involving the armed forces of any of the following:
France
Peoples Republic of China
United Kingdom
Each of the republics previously forming the Union of Soviet Socialist Republics
United States of America
Or
(b) war in Europe whether declared or not (other than Civil War but including any enforcement action by or on behalf of the United Nations) in which any of the said countries or armed forces thereof are engaged but this Exception shall not apply when the country or domicile of such Person insured
- The Person-insured engaging in
 - any naval military or air force service or
 - any operations against an enemy
- the Person-insured engaging in air travel except as a passenger
- the Person-insured engaging in or practising for
 - winter sports
 - mountaineering
 - parachuting
 - racing by horse, motor or motor cycle
- the Person-insured suffering from illness or disease not resulting from bodily injury due to any gradually operating cause
- This insurance shall not apply to any Person-insured who is aged 75 or over at the commencement of the Period of insurance unless a premium loading of 100% has been paid, a proposal form and medical declaration has been completed and returned to The Referees' Association.

Special Clauses

War and Kindred Risks

- Norwich Union may cancel any insurance under this Cover in respect of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power by giving seven days written notice to the insured at the insured's last known address This Special Clause shall not apply to any journey outside the country of domicile of the Person insured which commenced prior to the effective date of such cancellation

Disappearance

- Death shall be presumed to have been suffered by the Person-insured if the Person-insured disappears and is missing for ninety days and the insured produces sufficient evidence that leads inevitably to the conclusion that an Event had happened to such Person-insured and caused such disappearance Provided that if the Person-insured is found to be living after Compensation has been paid, then such Compensation shall be refunded

Exposure

- If the Person-insured shall suffer any of the Results caused by exposure to the elements such Result shall be deemed to have been caused by an Event

Conditions

- Identification

This Policy Schedule covers Appendices, Special Clause and Endorsements shall be read together as one contract and unless specifically stated to the contrary any word or expression to which a specific meaning has been given shall have such specific meaning throughout this Policy

2. Observance of Conditions

Observance and compliance with the terms and conditions of this Policy by the Insured or by the Person-insured and the truth of the statements in any proposal (which shall be the basis of this contract) made by the Insured shall be a condition precedent to any liability to make any payment under this Policy

3. Non-assignment

Shall not be concerned with or affected by any notice of trust charge or assignment relating to this Cover and the receipt of the insured shall in all cases completely discharge

4. Adjustment

If any part of the Premium is calculated on estimates given by the Insured the Insured shall keep an accurate record containing all relevant particulars and shall allow to inspect such record The Insured shall within one month from the expiry of each Period of Insurance supply such information as required and the Premium shall be adjusted accordingly

5. Change In Business

The Insured shall give notice as soon as there is any material change in the Business of the Insured or in the employment or activities of any Person-injured and pay any additional premium that may be required

Claims Conditions

Notice of Claims

- Written notice shall be given as soon as reasonably possible after the happening of any Event and in every instance within 60 days of the event

Evidence of Claim

- All certificates and information and evidence required shall be furnished at the expense of the Insured or any claimant hereunder and shall be in such form and of such nature as shall prescribe
- The Person-insured as often as required shall submit to medical examination on behalf of the Insurance Company at its own expense
- In the case of the death of the Person-insured the Insurance Company will be entitled to have a post-mortem examination at its own expense