



Bespoke Schemes by

Sportsguard

Our Commitment. Our Passion. Our Sport.

**Referee's Scheme
Northamptonshire Football Association**

3.1

PERSONAL ACCIDENT.



Adult Cover (Over 18's)

£3 per person

Adult Cover (14-18 years)

£2 per person

No.	Benefit	Sum Insured	Sum Insured
1	Temporary Total Disablement (TTD) - Employed	£100 per week Benefit Period: 52 weeks - Excess Period: 14 days	£20 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	£10 per week Benefit Period: 26 weeks - Excess Period: 14 days
3	Life Insurance - death by natural causes	£10,000	£10,000
4	Accidental Death	£10,000	£10,000
5	Permanent Total Disability - Including Permanent Partial Disability	up to £25,000	up to £25,000
6	Permanent Loss of sight, limbs or speech	£15,000	£15,000
7	Permanent Loss of hearing	Both Ears: £15,000 - One Ear: £6,000	Both Ears: £15,000 - One Ear: £6,000
8	Emergency Dental Expenses	NOT COVERED	up to £100
9	Broken Bone - Arms, Legs, Collarbone, Cheekbone or Jaw	NOT COVERED	£150
10	Broken Bone - Hands, Fingers, Feet or Toes	NOT COVERED	£50
11	Dislocation - Hip, Knee, Shoulder or Elbow	NOT COVERED	£150
12	Hospital Benefit	NOT COVERED	£20 per night Benefit Period: 10 nights
13	Physiotherapy - 50% of costs for up to 6 sessions	up to £40 per session	up to £40 per session

Thank you from team



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Coverholder at

LLOYD'S



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