

At Sportscover we understand what players, clubs and associations require from their sports insurer because we service ONLY sporting groups and the sports industry

With 25 years experience insuring Sport in both the UK and Worldwide, Sportscover has developed a range of products specifically tailored to meet the requirements of the participant. These include:

- Choice of level of cover to suit all needs
- Comprehensive range of benefits
- Available from as little as £25.50 per team
- Up to 17 players plus 3 officials per team
- Covers practice, training, competitive matches including travelling to and from
- Player name registration not required
- Cover can commence at any time and will continue for a full 12 months
- Quick and efficient claims service based in the UK
- No additional administration or policy fees

Please continue for details of policy benefits, premiums and 'what to do next'

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What to do next

- Select the level of benefits you require
- Complete and sign the simple proposal form
- Return the completed proposal form and your premium to your accredited broker

Policy benefits

- Death and Capital Benefits
- Travelling to and from
- Weekly benefits
- Injury assistance
- Broken bones benefits
- Dental treatment
- Weekly benefit top ups available
- Cover available for Senior and Junior teams
- Hospital cash benefit commences after 1 night in hospital and continues for a period of 30 days
- Straightforward method of calculation of premium due (use the table below to calculate the amount payable to your broker)
- Senior Teams can increase the weekly income benefits up to a maximum of £100 per week in units of £10. For each additional unit of £10 an additional premium of £60 inclusive is payable.
- Weekly Benefits for 16 year olds

Example Premium Calculator

The following is designed to help you calculate a premium to fit within your budget

Cover	Senior	Junior
(1) No of Teams	3	4
(2) Benefit Scale Selected	2 (@ £147.00 per team)	Premier (@ £40.50 per team)
(3) Premium	£441.00 (3 teams @ £147.00)	£162.00 (4 teams @ £40.50)
(4) Broken Bones Benefit	£69.00 (3 teams @ £23.00)	£142.00 (4 teams @ £35.50**)
(5) Weekly Benefit Top Up	£540.00 (3 teams @£30* top up x £60 per add. unit)	Not Applicable
(6) Total Premium - (3) + (4) + (5)	£1050.00	£304.00

* This is the number of units chosen on the proposal for **Example - Total Amount Payable = £1354.00**

** This must be the same as the benefit selected in (2)

Scale of Benefits

Please select the level of benefits you require from the following. There are scales for both Senior and Junior teams

Senior Teams scale of benefit

Benefit Scale	1	2	3	4	5
Capital Benefits					
Accidental death - players	£2,000	£2,500	£5,000	£7,500	£10,000
Accidental death - management & officials	£4,000	£5,000	£10,000	£15,000	£20,000
Permanent total disability	£10,000	£10,000	£20,000	£30,000	£40,000
Loss of sight of both eyes	£10,000	£10,000	£20,000	£30,000	£40,000
Loss of sight of one eye	£5,000	£5,000	£10,000	£15,000	£20,000
Loss of two limbs	£10,000	£10,000	£20,000	£30,000	£40,000
Loss of one eye & one limb	£10,000	£10,000	£20,000	£30,000	£40,000
Loss of one limb	£5,000	£5,000	£10,000	£15,000	£20,000
Loss of hearing in both ears	£10,000	£10,000	£20,000	£30,000	£40,000
Loss of hearing in one ear	£5,000	£5,000	£10,000	£15,000	£20,000
Loss of speech	£5,000	£5,000	£10,000	£15,000	£20,000
Injury assistance (per day)	£30	£30	£30	£30	£30
Hospitalisation (per day)	£25	£25	£25	£25	£25
Travelling to and from	£2,000	£2,000	£4,000	£6,000	£8,000
Weekly Income Benefit*	£15 x 52	£25 x 52	£50 x 52	£75 x 52	£100 x 52
Weekly Income Benefit for Students**	£20 x 52	£20 x 52	£20 x 52	£20 x 52	£20 x 52

* Payable for up to 52 weeks and subject to an excess of 14 days

** For 16 to 18 year olds in full employment of 16 hours per week or more

Annual premiums per team (inclusive of Insurance Premium Tax)

Capital, Medical & Weekly Income/Assistance Benefits	£91	£147	£283	£445	£606
Broken Bones Benefits £50 (optional)	£23	£23	£23	£23	£23
All Benefits	£114	£170	£306	£468	£629

Other considerations

Benefit	Excess	Percentage	Maximum
Medical	*£50	75%	£150
Loss of Income	14 days	75%	52 weeks

Junior Teams (u16)

Benefit Scale	1	2
Capital Benefits		
Accidental death - players	£5,000	£5,000
Accidental death - coaches & officials	£10,000	£20,000
Permanent total disability	£10,000	£20,000
Loss of sight of both eyes	£10,000	£20,000
Loss of sight of one eye	£5,000	£10,000
Loss of two limbs	£10,000	£20,000
Loss of one eye & one limb	£10,000	£20,000
Loss of one limb	£5,000	£10,000
Loss of hearing in both ears	£10,000	£20,000
Loss of hearing in one ear	£5,000	£10,000
Loss of speech	£5,000	£10,000
Travelling to and from	£2,000	£4,000
Medical Benefits		
Hospitalisation (per day - for 25 days)	£25	£25
Physiotherapy (per day - for 25 days)	£150	£150
Dental Treatment (sound whole teeth only)	£150	£150
Weekly Income/Assistance Benefit		
Coaches & officials (per week)	£50	£50
Players (per week)	£30	£30
Broken Bones Benefit (optional)		
Broken arms or legs requiring a plaster cast applied in a hospital	£50	£100

Annual premiums per team (inclusive of Insurance Premium Tax)		
Capital, Medical & Weekly Income/Assistance Benefits	£25.50	£40.50
Broken Bones Benefits (optional)	£23.00	£35.50
All Benefits	£48.50	£76.00

Other considerations			
Benefit	Benefit	Benefit	Benefit
Medical	*£50	75%	£150
Loss of Income for coaches and officials only	14 days	75%	52 weeks

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