



Policy Schedule

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number: B08752010LIR5003 / 1108WRB0007L

The Insured	ROCHDALE ONLINE ALLIANCE FOOTBALL LEAGUE
Broker	LRO INSURANCE
Postal Address	Lloyds Avenue House, 6 Lloyds Avenue, London, EC3N 3AX
Sport / Activities	Football
Teams / Members	As per attached Schedule of Clubs
Period of Insurance	From 01/08/2011 to 31/07/2012 At 4:00 pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

SCHEDULE OF COMPENSATION

UNDERWRITTEN BY W R Berkley Insurance (Europe) Limited, 2ND Floor, 40 Lime Street, London, EC3M 7AW

1. Accidental Death	£ 50,000.00
2. Loss of one limb	£ 50,000.00
3. Total and irrecoverable loss of sight of one eye	£ 50,000.00
4. Loss of two limbs	£ 50,000.00
5. Total and irrecoverable loss of sight of both eyes	£ 50,000.00
6. Loss of one limb and irrecoverable loss of sight of one eye	£ 50,000.00
7. Permanent Total Disablement	£ 50,000.00
8. Temporary Total Disablement	£ 50.00 Per week
9. Cups and Trophies	NIL
10. Kit Cover	£ 200.00
11. Hospitalisation	£ 50.00 (Daily)
12. Dental Cover	£ 200.00
13. Physiotherapy	£ 100.00

Compensation in respect of Benefit 8 will be payable for such period during which the Insured Person shall be disabled up to but not beyond 104 weeks from the date on which he / she first became disabled excluding the first 7 days of disablement. Weekly Benefits clause to apply see wording attached

Issued subject to the terms of the attached Policy Wording and signed by the authorised representative of Fritta Insurance Services Limited trading as LRO Insurance on behalf of the Underwriters noted above.

LRO Insurance Consultants

Lloyd's Avenue House
6 Lloyds Avenue
LONDON EC3N 3AX

Tel: 0870 312097 Fax: 0870 142 0872 DATE 1/8/11

Premium	£ 4,500.00
I.P.T.	£ 270.00
Total	£ 4,770.00

FOOTBALL PERSONAL ACCIDENT

COVER PROVIDED

In return for the Club paying the premium as stated in the attached Certificate of Insurance, the Underwriters will pay the benefit(s) shown in the Table of Benefits if, at any time during the period of insurance, the insured person or club suffers an injury or loss, as defined below.

DEFINITIONS

For the purpose of this insurance and the terms of this Certificate the following definitions shall apply:-

- 1) "bodily injury" shall mean injury to the body which
 - a) is sustained by an insured person during the period of this insurance whilst participating as a playing member on behalf of the insured club, whilst participating in organised training sessions on behalf of the insured club or whilst either as a playing member or non-playing member, travelling to or from an away match in an organised party on behalf of the insured club.
 - b) is caused by accidental, external, violent means, and results in the death, loss of limb or sight of the insured person, or temporary or permanent total disablement to such insured person within twelve calendar months from the date of the accident by which such injury was caused.
- 2) "loss of limb" shall mean loss by physical separation of a hand, at or above the wrist above the wrist, or of a foot at or above the ankle.
- 3) "loss of sight of eye" shall mean total and irrecoverable loss of all sight rendering the insured person absolutely blind in that eye beyond remedy by surgical or other treatment.
- 4) "permanent total disablement" shall mean absolute disablement of the insured person from engaging in or giving attention to profession, business or gainful occupation of any and every kind and that in the opinion of an independent medical referee, the insured person is beyond hope of any improvement after 12 months.
- 5) "temporary total disablement" a disability which entirely prevents you from carrying out every part of your profession or occupation
- 6) "pre-existing physical condition" shall mean any condition of physical or nervous disability, illness, weakness, defect, disease or injury which existed or was sustained prior to that time and date of the accident for which injury benefit is being claimed under this certificate of insurance
- 7) "organised training sessions" shall mean that period of time during which the insured persons are engaged in organised practice or training at the request of the club trainer, secretary or any other officer of the insured club. During which time they are under the full and proper control and supervision of a responsible training official
- 8) "match" shall mean that organised period of time during which the insured persons are under the jurisdiction of the referee in accordance with F.A. rules or other such official rules of any other sport endorsed hereon
- 9) "organised party" shall mean any party or group of persons undertaking any direct travelling to or from any away matches competitions or specifically organised training sessions, organised by the club, and involving travelling by rail or road from the same departure point
- 10) "registered player" shall be defined as an insured person who in respect of football is registered with the insured club under the football association's terms and conditions
- 11) "insured club" shall mean that club whose name shall appear in the certificate of insurance
- 12) "insured person" shall mean any person named or unnamed who shall be a registered player or non-playing member of the insured club, conforming to the terms and conditions of acceptance laid down under this certificate of insurance
- 13) "club" shall mean a group of registered players warranted not to exceed

- 1 team – 20 registered players and officials, 2 teams – 40 registered players and officials, 3 teams – 60 registered players and officials and 4 teams – 80 registered players and officials where these figures are exceeded an additional premium shall be payable.
- 14) "team" shall mean registered players and officials
- 15) "playing member" shall mean a registered player signed on the club's books and taking an active part in the session by playing, practising or training, and not at the time being a referee, linesman or trainer.
- 16) "non playing member" shall mean a referee, trainer, secretary, committee member or guest (i.e. not taking an active part)
- 17) "excess" shall mean any period of time as stated under section 8 of the schedule of the certificate of insurance issued under this policy for which no benefits shall be payable.
- 18) "cover" shall mean
- a) any 11 playing members or five substitutes of the club whilst engaged in any organised match or competition played under the jurisdiction of a referee and in accordance with F.A. rules
 - b) travelling in an organised party under the jurisdiction of the club to or from any away matches competitions or specifically organised training sessions as permitted under this policy.

TERMS AND CONDITIONS

Provided always that

- a) any claim made under the terms and conditions of the policy under which this Certificate of Insurance is issued shall have been substantiated to the satisfaction of the underwriters or W R Berkley, before any payment is made to the insured club on behalf of the insured person.
 - b) compensation shall not be payable under more than one of the items of the certificate of insurance in respect of the consequences of one accident to any insured person, and
 - c) where payment has been made for weekly compensation, the amount so paid shall be deducted from any lump sum being claimed in respect of the same accident
- 2) the total sum payable under this Certificate of Insurance to any insured person and/or his executors or administrators in respect of any one or more accidents shall not exceed in all, in any one period of insurance, the largest sum insured under any one of the items contained in the certificate of insurance or added to this certificate by endorsement.
- 3) the underwriter shall not be liable for any payment in respect of cartilage injuries in excess of eight weeks from the date of such injury (such period to include any excess period contained in this policy) where no menisectomy has been performed. Any further payments due shall recommence at such time as the insured member shall enter hospital for the purpose of a menisectomy in respect of such said cartilage injury, and shall continue thereafter so long as the insured person shall in the opinion of medical evidence remain unfit to resume gainful occupation. The underwriters in any event shall not be liable to pay benefit for hospital bed waiting time in respect of any injury.
- 4) weekly benefits shall not exceed £5.00 in respect of payments to students at the time of sustaining the injury.
- 5) This policy and any extension in cover shall be one contract.
- 6) Claims should be notified to W R Berkley within 14 days of the incident date. All claims must be accompanied by medical certificate and issued by a qualified medical practitioner. Upon failure to give such notification within the prescribed period of 14 days after the happening of such event, the underwriters reserve the right to reject the claim, as similarly they do so in the event of a substantial delay occurring in the submission of medical certificates.
- 7) All information and evidence required by W R Berkley shall be supplied free of expense. If required the club shall submit the claimant to a medical examination of behalf of and at

- the expense of the W R Berkley. In the event of death, W R Berkley shall be notified immediately and shall be entitled to be represented at any enquiry.
- 8) If a payment in respect of benefits 1 to 7 inclusive is being claimed for then cover shall cease to apply in respect of the insured person for the remaining benefits of 1 to 7.
 - 9) If W R Berkley makes any payments in respect of benefit 8, the total of the payments made will be deducted from any lump sum due for the same claim.
 - 10) Neither this policy nor any of the benefits are chargeable to assignable.
 - 11) If at any time during the period of this insurance the insured club shall for any reason whatsoever cease to be a member of the football association, all cover shall cease and no further liability shall attach and no premium shall be refundable.
 - 12) It is a condition that all teams of the insured club shall be insured at all times by this insurance and any teams formed after inception must be notified to W R Berkley.
 - 13) All premiums are based on the insured club's past claims history. W R Berkley has the right to accept or decline any risk, or impose such terms as they require or deem necessary.
 - 14) The common renewal date of the policy is the first day of July.
 - 15) This policy shall extend to offer cover in respect of no more than six matches under FIFA rules for a European territory not included in this policy all such trips must be arranged by the league/football associated. Benefits 1 to 8 shall automatically be extended without an addition in premium. Cover shall only be operative if the insured club has given twenty-eight days notice prior to the trip. Cover is only in force whilst travelling to and from the hotel to the field of play and whilst playing football.
 - 16) No claim payments shall be made up to the next instalment date. The insured club, by completion of the proposal form and payment of the deposit is accountable for all payments of the full premium plus any credit or administration charges.
 - 17) It is warranted by the insured club on the completion and signing of the proposal form that all the club's players are in good health, free from physical defect or infirmity and are in all respects fit to play football.
 - 18) The maximum age limit for any member under this policy is 55 years of age.
 - 19) Any claim in respect of temporary total disablement – benefit 8 shall not be payable beyond 104 weeks less the policy excess. Under all circumstances such time shall be calculated from the date of injury or date of first medical attendance, whichever shall be the latter.
 - 20) The insured club or insured person is under obligation to the underwriters to disclose any material fact which might affect the underwriter's acceptance and non-disclosure of any material fact by the insured club or insured person shall immediately give the underwriters the right to cancel cover from inception. Upon termination of the risk by either the insured club or underwriters, the right is maintained by the underwriters to make an administration charge and/or time on risk charge upon the insured club. Where non-disclosure, mis-statement or any fraudulent aspect is involved, the underwriters or W R Berkley shall, where the risk is terminated, be entitled to treat the premium as forfeited by the club and to recover any claim monies paid.
 - 21) It is understood by you that any information provided to us regarding you will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.
 - 22) You may choose which law will apply to this insurance. Unless you and the underwriters have agreed otherwise, this insurance will be governed by English law.

EXCLUSIONS

We will not pay for bodily injury or liability arising from:

- a. any fraudulent, dishonest or criminal act committed by any team member or official action alone or with any other
- b. war, invasion, riot, revolution, civil commotion, strikes or other labour disturbances or any similar event; acts or threats of terrorism
- c. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it;
- d. taking part in any professional sport or any trade, business or profession.
- e. provoked assault or any attempt thereat
- f. suicide or any act of intentional self injury or whilst under the influence of alcohol or drugs (unless prescribed by a doctor)
- g. whilst travelling by motor cycle or aircraft
- h. as a result all aspects of pre-existing physical condition including those injuries prolonged or complicated by such condition(s).
- i. any sport or circumstance other than in connection with eleven-a-side football played as defined under F.A.
- j. all football other than eleven-a-side association football played under F.A. rules. Small-sided matches can be included upon payment of an additional premium.

EXTENSIONS IN COVER

Your Certificate of Insurance shows if the following sections of insurance are operative:

1) HOSPITALISATION

Cover is provided for an additional distress payment of £50.00 per day, for a period not exceeding 28 days from the date of injury, following the single confinement to hospital in any one period of insurance in respect of the same injury, of a registered player of the insured club, immediately following such injury and specifically sustained. This injury shall be as a direct result of playing football for the insured club and which warrants such medical care and supervision of a medical practitioner/surgeon in hospital for a period greater than 7 days (for which initial period no payment shall be made), such confinement being certified by the attending medical practitioner/surgeon.

2) PHYSIOTHERAPY

Cover is provided in respect of private physiotherapy fees not exceeding £100.00 less the excess of £25.00 of such treatment fees, providing that such physiotherapy treatment is incurred within 7 days of the date of injury, and is deemed necessary by the injured player's general practitioner. Such treatment shall be carried out by a member of the chartered society of physiotherapists or other manipulative practitioner and a receipted account must be produced to substantiate a claim, showing treatment dates.

3) CUPS AND TROPHIES

Cover is provided for the club in respect of loss or damage to cups trophies and shields.

The additional exclusions for this section are as follows:-

1. Damage to the property insured directly or indirectly occasioned by or happening through or in consequence of
 - a. mechanical or electrical breakdown
 - b. wear and tear, moth, vermin, atmospheric conditions, and gradually operating cause, or damage to or deterioration caused by any process or repair cleaning or alteration.
 - c. delay, confiscation, or any destruction or order of any government or public authority.
 - d. consequential loss or damage of any kind.
 - e. Theft, of any and every kind, arising from:
 - i. any unsecured motor coach or other vehicle, whilst unattended

- ii. any unsecured location or building
 - iii. movable property left in the open or unsecured location
 - f. storm or tempest and/or water or flood damage to
 - i. any property in any unsecured building
 - ii. any movable property left in the open
 - g. malicious damage to the property in any unsecured building or other location
 - h. infidelity or any dishonesty on the part of the insured or any of its employees or others to whom the property may be entrusted, inventory shortages or unexplained disappearances by persons other than any person in the insured's employ.
 - i. Normal upkeep and making good, that is to say, fair wear and tear and/or depreciation. Superficial scratching or denting is specifically excluded.
2. The insured voluntarily parting with the title or possession if induced to do so by any fraudulent scheme, trick, device or false pretence by any person.
 3.
 - a) The first £25.00 or 10% which ever is the greater of each and every loss in respect of the insured cups, trophies and shields
 - b) The excess value of any single item over £100.00 without prior agreement with the underwriters.

4) KIT COVER

Cover under this certificate is extended to provide all risks cover the loss or damage to team kit, which is the sole property of the club, or for which is the sole responsibility, up to the value of £200.00

The additional exclusions for this section are as follows:-

1. Damage to the property insured directly or indirectly occasioned by or happening through or in consequence of
 - a) mechanical or electrical breakdown
 - b) wear and tear, moth, vermin, atmospheric conditions, and gradually operating cause, or damaged to or deterioration caused by any process or repair cleaning or alteration.
 - c) delay, confiscation, or any destruction or order of any government or public authority.
 - d) consequential loss or damage of any kind.
 - e) Theft, of any and every kind arising from :
 - (1) Any motor coach, car or other vehicle, whilst left unattended in the open.
 - (2) Any unsecured location or building movable property left in the open
 - f) storm or tempest and/or water or flood damage
 - (1) any property left in any unsecured building or other location
 - (2) any movable property left in the open
 - g) malicious damage to the property in any unsecured building or other location
 - h) infidelity or any dishonesty on the part of the insured or any of its employees or others to whom the property may be entrusted, inventory shortages or unexplained disappearances by persons other than any person in the insured's employ.
 - i) Normal upkeep and making good, that is to say, fair wear and tear and/or depreciation.
4. The insured voluntarily parting with the title or possession if induced to do so by any fraudulent scheme, trick, device or false pretence by any person.
- 5.

- a) The first £25.00 of each and every loss in respect of the insured team kit.
- b) The excess value of any single item over £100.00 without prior agreement with the underwriters, and the specific exclusion of footballs.
- c) Any excess value of the team kit over £200.00

5) DENTAL COVER

Cover is provided to include "emergency" dental expenses necessarily incurred as a result of accidental bodily injury sustained by the insured person, being a member of the insured club, whilst participating in training or organised matches on behalf of the club, excluding travel to and from such events. Documentary evidence is required of incidents occurring on the field of play. A receipted account "must" be submitted to substantiate a claim and the "emergency" treatment must be carried out by the player's own registered dentist.

The additional exclusions for this section are as follows:-

- a) the first £25.00 of each and every claim
- b) Any expense for which a receipt or invoice is not submitted.
- c) Damage to dental appliances, e.g. plates, dentures, etc.
- d) Any account in excess of £200.00 in all, in respect of any one person in any one period of insurance.

COMPLAINTS PROCEDURE

It is always our intention to provide a first class standard of service. However, if you have any cause for complaint or you wish to make any enquiry regarding this insurance you should, in the first instance contact the Insurance Broker or other intermediary who arranged this insurance for you.

The Compliance Officer
Frita Insurance Services Limited trading as LRO Insurance
Lloyd's Avenue House
6 Lloyd's Avenue
London
EC3N 3AX Telephone: +44 (0)20 7709 6660

Alternatively, you may contact ourselves at the following address:

Compliance Officer
W.R. Berkley Insurance (Europe), Limited
2nd Floor, 40 Lime Street,
London,
EC3M 7AW Telephone: +44 (0)20 7280 9000

If you are not satisfied with the way a complaint has been dealt with you have the right to request that the Financial Ombudsman Service ("FOS") review your case. Their address is:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR Telephone: 0845 080 1800
www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation should we be unable to meet our financial obligations. You may contact the FSCS on 020 7892 7300 or for further information visit their website at www.fscs.org.uk