



**Aggregate Policy Limit**

<b>Per Event:</b>	£2,000,000
-------------------	------------

(This is the maximum amount that the insurer, ACE, will pay per event in total under this and any other policies issued by ACE to the Insured)

**Endorsements applicable to this Policy**

**Endorsement 1 - Permanent Partial Disablement**

Compensation under Item 2 **Permanent Total Disablement** as shown in the Schedule is extended to include the following benefit - subject to a maximum total of 100% in the aggregate.

1. Total loss of use of:
  - a. back or spine (excluding cervical) without cord involvement 40%
  - b. neck or cervical spine without cord involvement 30%
  - c. shoulder, elbow or wrist 25%
  - d. hip, knee or ankle 20%
2. Loss of or total loss of use of:
  - a. foot below the level of the ankle (talofibular joint) 50%
  - b. thumb 20%
  - c. one forefinger or big toe 15%
  - d. any other finger 10%
  - e. any other toe 4%

3. Benefit for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by ACE of the degree of disability relative to this scale without reference to the **Insured Person's** occupation.

Provided that:

If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.

Underwritten by



ace europe



## Youth team benefits

Youth team - Category A & B Accidental bodily injury resulting in:		Maximum Limits per Insured Person
1	Death:	£10,000
2	Permanent Total Disablement (up to):	£50,000
3	Loss of one or more Limbs:	£50,000
4	Loss of Sight in One or both Eyes:	£50,000
5a	Loss of Hearing in both ears:	£50,000
5b	Loss of Hearing in one ear:	£12,500
6	Loss of Speech:	£50,000
7	Loss of Internal Organ:	£12,500
8a	Temporary Total Disablement for club officials:	£50 per week
8b	Temporary Total Disablement for 16 to 18 years old footballers in full or permanent employment of 16 hours per week or more:	Not Insured
The amounts shown for 8a & 8b are per week and subject to a 14 day Deferment Period and a 52 week Benefit Period		
<b>Youth Team Extensions of cover:</b>		
Rehabilitation and Retraining Expenses (up to)		Up to £2,500
Legal Advice (see page 4 of the policy wording)		Helpline
Emergency Dental Pain Relief Expenses (up to)		£200
Emergency First Aid Expenses (up to)		£150
Hospitalisation (per day)		£15 per day
Broken Bones	Limbs, Collar and Cheek Bone	£200
	Fingers and Toes	£50
<b>Youth Team Platinum extensions of cover</b>		
Loss of Teeth (up to)		Not Insured
Physiotherapy Cover (up to)		Not Insured
Parent/Legal Guardian Inconvenience Expenses (up to)		Not Insured

Underwritten by



ace europe

**Adult team** benefits

Adult team - Category A & B Accidental bodily injury resulting in:		Maximum Limits per Insured Person
1	Death:	£30,000
2	Permanent Total Disablement (up to):	£30,000
3	Loss of one or more Limbs:	£30,000
4	Loss of Sight in one or both eyes:	£30,000
5a	Loss of Hearing in both ears:	£30,000
5b	Loss of Hearing in one ear:	£7,500
6	Loss of Speech:	£30,000
7	Loss of Internal Organ	£7,500
8	Temporary Total Disablement:	Not Insured
The amounts shown for benefit 8 are per week and subject to a 14 day Deferment Period and a 104 week Benefit Period		
<b>Adult team extensions of cover:</b>		
Rehabilitation and Retraining Expenses (up to)		Up to £2,500
Legal Advice (see page 4 of the policy)		Helpline
Emergency Medical Expenses (up to)		£500
Emergency Dental Pain Relief Expenses (up to)		£200
Hospitalisation Benefit (per day)		£20 per day
Extra Travel Expenses (per day / up to)		Up to £25 per week
Broken Bones Benefit		£100
See Page 4 of the policy wording for list of bones covered		
Home Help		Up to a limits shown in benefit 8 above
<b>Optional extension of cover</b>		
Loss of Teeth (up to)		Not Insured
Broken Bones top up		Not Insured
Physiotherapy cover (up to)		Not Insured

Underwritten by



ace europe