

Policy Wording

Insurer Information

Cover under this policy is provided by Tokio Marine Europe Insurance Limited which is registered in England No. 00989421. Registered Office: 150 Leadenhall Street, London EC3V 4TE, United Kingdom.

Complaints Procedure

We aim to provide the best possible products and services. However, we are aware that despite our commitment, things may not always go as planned. We take complaints very seriously at Tokio Marine Europe and aim to deal with them in a quick and efficient manner, and to your satisfaction. If you wish to complain, you may do so in writing to the insurance advisor from whom you purchased this policy, or to

The Complaints Manager, Tokio Marine Europe, 150 Leadenhall Street, London EC3V 4TE

You may also complain via email to

travel@tokiomarine.co.uk

Please state the nature of your complaint, the policy and/or claim number, the name of any claim handling organisation with whom you have been dealing and their reference number.

We will aim to answer your complaint as quickly as possible, and hope to resolve your issue by the close of the working day following your complaint. If this cannot be done, we will follow the procedure laid out below:

We will acknowledge your complaint within five working days, and hope to include in this letter a resolution to your complaint. If a more detailed investigation is required, we will aim to return to you within four weeks of your initial complaint with our resolution. If this is not possible, we will write to you within four weeks and explain why the issue has not yet been resolved, and give you a likely timescale of when our investigation will be concluded. If your complaint requires a particularly complex investigation, we may need eight weeks to conclude our investigation. If we have not completed our investigation within eight weeks, we will write to you again with an explanation. If you are unhappy with the outcome of your complaint or the way we have handled it, or if our investigation has taken more than eight weeks, you may be able to refer the matter to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 080 1800

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service offers a free and independent service to you, to help settle disputes between businesses providing financial services and their customers. Tokio Marine Europe is a member of the Financial Ombudsman Service, and we will fully co-operate with their investigation to help reach a resolution. The existence of this complaints procedure does not affect any right of legal action you may have against Tokio Marine Europe Insurance Limited.

Financial Service Authority

Tokio Marine Europe Insurance Limited is authorised and regulated by the Financial Services Authority (FSA)

Full details are available on the FSA's Register by visiting website <http://www.fsa.gov.uk/register> Or by contacting the FSA on telephone no. 0845 606 1234

Financial Services Compensation Scheme

Tokio Marine Europe Insurance is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that the Company is unable to meet its liabilities, the Insured may be entitled to compensation from the scheme. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained from the FSCS whose contact details are as follows:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN

Telephone: 0207 892 7300

Fax: 0207 892 7301

Website: www.fscs.org.uk

Data Protection Notice

Tokio Marine Europe Insurance Limited (TMEI) is part of the Millea Group of companies. TMEI and other group companies will use information given together with other information for the administration of this policy, the handling of claims and the provision of customer services. The information may also be disclosed to TMEI's service providers and agents for these purposes. It may also be disclosed to the Insured's agents, where appointed.

The Insured has a right to request a copy of the information (for which TMEI may charge a small fee) and to correct any inaccuracies. To ensure instructions are followed correctly and to improve TMEI's service through staff training, telephone calls may be recorded.

Policy Contract

All information supplied to the Company by the Insured shall be the basis of and form part of this contract.

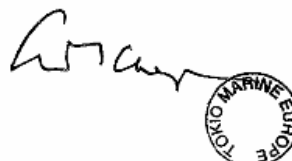
In consideration of the Insured (named in the schedule) having paid or agreed to pay the premium stated in the Schedule the Company agrees to provide the Insurance in the manner and to the extent specified in this policy

Provided that

1. the Insured shall be subject to all the terms Conditions limitations and/or Exclusions contained in this policy contract or by additional endorsements
2. The Company's liability shall not exceed the benefit levels or sums insured or limits of liability expressed herein
3. this policy shall not be in force unless the Schedule is signed by an authorized representative of the Company

Signed on behalf of

Tokio Marine Europe Insurance Limited



A. Definitions

Accident means a sudden, unexpected, unusual, specific event which occurs at a specific time and place but shall also include exposure resulting from a mishap to a conveyance in which an Insured Person is travelling

Accumulation Limit means the maximum aggregate amount the Company will pay in respect of all Insured Persons for all claims arising from one event source or original cause

Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight

Benefit Period means the maximum period for which benefit is payable such period commencing at the date the Insured Person first suffers Temporary Total Disablement and ending no later than the maximum Benefit Period shown in the Schedule of Benefits

Bodily Injury means identifiable physical injury which:

- a) is sustained by an Insured Person during the period and operative time of this insurance
- b) is caused by an Accident, and
- c) solely and independently of any other cause occasions the death or disablement of the Insured Person within 12 (twelve) calendar months from the date of the Accident

Company means Tokio Marine Europe Insurance Limited

Deferment Period means the period at the commencement of each and every period of Temporary Total Disablement for which no benefit shall be payable

Insured means Sussex County Football Association Limited

Insured Person means any full or associate member including reserves and officials of an insured club affiliated to the Sussex County Football Association plus Referees who have elected to purchase coverage

Loss of Limb means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg

Loss of Sight means total and permanent loss of sight in both eyes if the Insured Person has been added to the register of blind persons, or in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale

Period of Insurance means the period shown in the Schedule

Permanent Total Disablement means disablement which entirely prevents an Insured Person from undertaking any business or occupation for which they are reasonably suited by training, education or experience and which lasts twelve consecutive months and at the end of that period is beyond hope of improvement

For any Insured Person under 16 years of age or in full time education Permanent Total Disablement shall mean disablement which entirely prevents the Insured Person from attending full time education for a period of twelve consecutive months and at the end of that period is beyond hope of improvement and will entirely prevent the Insured Person from engaging in any and every occupation for the remainder of their life

Schedule means the document which is attached to and forms an integral part of this policy wording

Temporary Total Disablement means disablement which entirely prevents an Insured Person from undertaking his usual business or occupation

B. Operative Time

Coverage hereunder shall only apply whilst an Insured Person is playing or officiating for an insured club at home or away fixtures, whilst taking part in training organised by an insured club, and whilst travelling directly to and returning directly from away fixtures under the auspices of an insured club.

Coverage for Referees electing to purchase cover hereunder shall be limited to whilst officiating at any fixture that is affiliated with the S.C.F.A. and/or the Football Association

C. Cover

If during the Period of Insurance and the Operative Time an Accident occurs which causes Bodily Injury to an Insured Person the Company will compensate the Insured Person up to the amount stated in the applicable Schedule of Benefits

D. Exclusions

This Insurance does not cover Death, Disablement or other Expenses directly or indirectly resulting from or consequent upon:

- a) war, terrorist acts, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- b) radioactive contamination
- c) discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason
- d) the Insured Person taking part in
 - 1) any military, naval or air force service or operation
 - 2) driving or riding on motor cycles or motor scooters other than mopeds under 50cc
 - 3) winter sports of any kind
 - 4) professional sports
 - 5) martial arts, equestrian sports (including hunting on horseback), skin diving involving the aid of breathing apparatus, boxing, wrestling, mountaineering or rock climbing (normally involving the use of ropes and guides), potholing, hang gliding, parachuting or other aerial activities or driving or riding in any kind of race
- e) the Insured Person engaging in Air Travel except as a passenger
- f) the Insured Person committing or attempting to commit suicide or intentionally inflicting self injury
- g) disease or natural cause
- h) provoked assault or fighting except in bona fide self defence
- i) the Insured Person's own criminal act
- j) any condition caused by, prolonged by or aggravated by any psychiatric, mental or nervous disorder of the Insured Person including anxiety and/or depression
- k)
 - 1) deliberate exposure to exceptional danger (except in an attempt to save human life)
 - 2) the Insured Person being involved in drug abuse or taking drugs not prescribed by a registered qualified medical practitioner
 - 3) the Insured Person being involved in a

motor accident where such Insured Person is subsequently found to have been driving at the time of the Accident with a level of alcohol in his blood above that permitted under prevailing legislation

- l) an Insured Person's own pre-existing condition, physical or mental defect or infirmity for which such Insured Person has received medical treatment or advice in the 12 (twelve) months before the inception of this insurance except as advised to the Company in writing and agreed by them

E. Extensions Disappearance

If, after a period of 12 (twelve) calendar months has elapsed and all available evidence has been examined, there is a reason to presume the death of an Insured Person as a result of an occurrence covered under this insurance, the disappearance of such Insured Person shall be deemed a claim under this Policy. If at any time after payment of the claim such Insured Person shall be found to be living, all sums so paid shall be immediately refunded to the Company

Hospital Benefit

If as a result of sustaining accidental Bodily Injury the Insured Person is admitted to hospital as an inpatient on the recommendation of a qualified and registered medical practitioner the Company will pay a benefit of GBP25 for each complete 24 hour period spent as an inpatient up to a maximum of GBP250 in all. No amount shall be payable for the first 24 hours of each admission

Parent/Dependent Child Hospital Benefit

If the Insured Person who is admitted to hospital as an inpatient in accordance with the Hospital Benefit above is a dependent child aged under 16 years and on the recommendation of a qualified and registered medical practitioner it is deemed necessary for a parent to stay with such child in hospital, the Company will pay a benefit of GBP25 for each complete 24 hour period of inpatient stay up to a maximum of GBP250 in all. No amount shall be payable for the first 24 hours of each admission

Consultant Fees

If as a result of sustaining accidental Bodily Injury the Insured Person is referred to a private consultant by a qualified and registered medical practitioner in order to obtain a specialist medical opinion the Company will pay up to GBP200 towards the receipted cost of such consultant fees

Physiotherapy Benefit

If as a result of sustaining accidental Bodily Injury the Insured Person is admitted to hospital as an inpatient in accordance with the Hospital Benefit above and as a result of such Accident subsequently requires physiotherapy treatment on the recommendation of a qualified and registered medical practitioner the Company will pay up to GBP350 towards the receipted cost of such physiotherapy treatment subject to all treatment being completed within six months of accidental Bodily Injury

Prepaid Tickets

In the event of the Insured Person sustaining accidental Bodily Injury which results in a valid claim being accepted under Benefit 6 Temporary Total Disablement the Company will indemnify the Insured Person for up to GBP200 in respect of all irrecoverable prepaid receipted expenses that have been incurred for travel tickets, training courses, subscription fees and permits from which the Insured

Person is unable to benefit as a result of such accidental Bodily Injury

Broken Bones

The Company will pay a benefit of GBP150 in all if as a result of sustaining accidental Bodily Injury an Insured Person fractures one or more of the bones listed below:

Leg (Femur, Tibia, Fibula), Ankle (Talus) or Kneecap (Patella)

Arm (Humerus, Radius, Ulna) or Wrist (Carpals)

Cheek Bone (Malar)

Collar Bone (Clavicle)

Emergency Dental Expenses

If as a result of sustaining accidental Bodily Injury the Insured Person requires emergency dental treatment for the immediate relief of pain the Company will pay up to GBP250 towards the receipted cost of such treatment. This extension is limited to expenses incurred for the immediate relief of pain only and no other dental procedure will be covered. Immediate relief of pain shall be limited to treatment performed within 48 hours of accidental Bodily Injury and no further expenses will be recoverable

Emergency First Aid Expenses

If as a result of sustaining accidental Bodily Injury the Insured Person incurs reasonable emergency first aid expenses the Company will pay up to GBP150 towards the receipted cost of such expenses

Bereavement Benefit

In the event an Insured Person dies solely as a result of sustaining accidental Bodily Injury and a valid claim is accepted under Benefit 1 Death the Company will pay up to GBP2,000 towards the receipted cost of the funeral arrangements

Assault Benefit

In the event of a covered Referee being assaulted whilst officiating on a S.C.F.A. and/or Football Association affiliated competition the Company will pay a benefit of GBP150. The benefit will only be paid on receipt of a copy of the police report and crime reference number

F. Conditions

a) The total sum payable in respect of any one or more claims in respect of any one Insured Person shall not exceed in all in any one period of insurance the largest sum insured under any one of the benefits in relation to that Insured Person contained in the Schedule of Benefits

b) Compensation shall not be payable under more than one of benefits 1 to 6 in the Schedule of Benefits in respect of the consequences of the same Accident

c) Weekly compensation shall be recoverable at the end of each 28 day period of total disablement following the excess period. If payment is made for weekly benefit the amount paid shall be deducted from any lump sum becoming payable in respect of the same Accident

d) Benefit 6 of the Schedule of Benefits is only payable in the event that an Insured Person's regular basic weekly salary is not paid following the Accidental Bodily Injury

e) If Benefit 1 of the Schedule of Benefits is not covered then no claim shall be payable other than for weekly compensation in respect of any Accident which would have given rise to a claim under Benefit 1 had that benefit been covered

f) If Benefit 1 of the Schedule of Benefits is covered and an Accident causes the death of the Insured Person within twelve months following the date of the Accident and prior to the definite settlement of the benefit for disablement provided for under

Benefits 2 to 5 of the Schedule of Benefits there shall be paid only the benefit provided for in case of death

g) For any Insured Person under the age of 16 years or undergoing full time education Benefit 1 of the Schedule of Benefits shall be limited to GBP5,000

h) For any Insured Person under the age of 16 years or undergoing full time education or not in regular gainful employment Benefit 6 of the Schedule of Benefits shall be deemed to be of no effect

i) The Company shall be entitled at its own expense to require any Insured Person to undergo medical examination and in the event of the death of any Insured Person to have a post mortem examination performed (where legally permitted)

j) The Company may cancel this Policy at any time by sending 30 (thirty) days' written notice to the Insured at their last known address

k) If any claim under this Policy is in any respect fraudulent or if any fraudulent means are utilised to secure payment of benefit under this Policy then such action(s) shall render all coverage under this Policy null and void in respect of the Insured Person's club and all rights hereunder in respect of that club shall be forfeited

l) No benefit under this Policy shall be subject to interest charges and the Company shall not be affected by any notice of trust, charge, lien, assignment or any other dealing relating to this Policy

m) All matters under this Policy shall be dealt with in accordance with the Laws of England

n) All words that appear in the gender of one sex shall be taken to refer to both sexes

o) This Insurance is issued on the condition that the team has no other accident insurance except specifically declared to the Company at inception or agreed by them during the period of this insurance

p) The inability to play football will not in itself constitute a valid claim under this Insurance

q) In respect of this Insurance the maximum age limit shall be 55 years attained in respect of players and 70 years attained in respect of officials

r) For the purpose of this Insurance a "team" is deemed to comprise of a maximum of 23 persons (players and officials)

G. Claims Conditions

a) Notice must be given to COBRA Insurance Brokers Claims Dept., Quadrant House, Croydon Road, Caterham, Surrey CR3 6TR, Tel No 01883 346346, in writing of any injury which may give rise to a claim under this policy (together with full details of both the accident and the injury) as soon as practicable but in any case within 30 days of the occurrence and the Insured Person shall place himself under the care of a registered qualified medical practitioner whose advice he must follow

b) All reports, certificates and information required by the Company must be furnished without expense to the Company

c) In connection with any claim an Insured Person may be required to undergo medical examination at the expense of the Company. Benefit will not be payable in respect of any claim where the Insured Person fails to undergo such medical examination

d) In connection with any claim a representative of the Company shall be allowed to visit the Insured Person at any reasonable time. Benefit will not be payable for any claim if the Insured Person fails to co-operate in this respect

Underwritten by
Tokio Marine Europe Insurance Limited

