

Our Ref: SH/CCFA

June 2009



## **BUDDENS Westinsure**

Insurance : Risk Management

1 Sandpiper Court  
Harrington Lane  
Exeter  
EX4 8NS

**Telephone** 01392 460600

**Facsimile** 01392 460750

**Email** [admin@buddenswest.co.uk](mailto:admin@buddenswest.co.uk)

Dear Club Secretary

### **Cornwall County FA Public Liability & Personal Accident Scheme 2009 / 2010 Season**

I have pleasure in enclosing the Application Pack for the 2009/2010 Public Liability and Personal Accident Scheme, which we are pleased to advise, is available again for the coming season to all Cornwall County FA affiliated clubs.

The Personal Accident Insurance will continue to be provided by Allianz plc via Bluefin SBJ Sports and the policy cover remains unaltered from last year.

The Public Liability cover will also remain with Sportscover, again in conjunction with Bluefin SBJ Sports, under the Countycover contract and for the coming season Cornwall County FA will be paying the premium for the Public Liability cover once you have affiliated, so you only need to apply for the Personal Accident covers

As in the past, it is a requirement under Cornwall County FA Rules that all Clubs take Capital Sums cover under the Scheme arrangements. Weekly Benefits cover must also be arranged for Adult teams, but it is not a requirement to take the Scheme cover.

The minimum level of Weekly Benefits cover available is for an amount of £12.50. I would however recommend you consider taking cover for at least £25.00 per week. I understand that some clubs are allowing their players to make a contribution towards the Clubs Personal Accident Premiums, which in some cases has enabled the club to opt for a higher Weekly Benefit level.

However, if the increased premium is beyond your club's means, it is possible for individual players to arrange their own Personal Accident Policy and I would be happy to offer a quotation to any player who may be interested.

To arrange your cover for the coming season, please complete and sign the enclosed Bluefin SBJ Sports Football Solutions Application Form and return this together with your payment to me as soon as possible and **BEFORE 1<sup>st</sup> July 2009**. Cover will be effective from 1<sup>st</sup> July 2009, or the date payment is received whichever is the later, and will expire on 30<sup>th</sup> June 2010.

I look forward to hearing from you shortly but as always if you have any queries regarding any aspect of the Scheme, please do not hesitate to contact me.

Yours sincerely

Shirley Hawkins

Encs: Prospectus / Application Form  
Key Facts  
Terms of Business

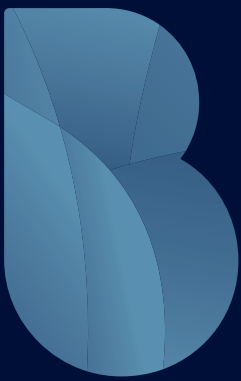
#### **Buddens Westinsure Limited**

Registered in England No. 4576253

**Directors** R E Budden ACII, F J Lawrence ACII, S Bennett, S Hawkins

Authorised and Regulated by the Financial Services Authority Firm Reference Number 307355





# COUNTYCOVER

Football club liability insurance scheme | summary of cover 2009/10

## Summary of cover



### This summary includes:

- What is the COUNTYCOVER Scheme?
- Is the COUNTYCOVER scheme cover adequate for my club/league
- Are there any excesses?
- The period of insurance
- Are club tournaments and fund raising events covered?
- The Insurer
- Summary of the covers & significant exclusions (e.g. 'player to player')

**This leaflet provides a brief summary of the features, benefits and limitations of the cover provided by the Bluefin COUNTYCOVER Liability policy, underwritten by Sportscover Europe Ltd.**

As this is a summary of cover it does not include all the policy benefits, limits and exclusions.

Full terms, conditions and exclusions are shown in the master policy document, a copy of which is available on request or on our website: [www.bluefingroup.co.uk/countycover](http://www.bluefingroup.co.uk/countycover) (available from 1 July each season).

### What is the COUNTYCOVER Liability Scheme?

This Liability Insurance Scheme is designed to indemnify the County Football Association and its affiliated member clubs / leagues and match officials. By arranging cover as a block insurance scheme it means that premiums are more affordable to clubs and leagues at the lower levels of the game.

This scheme primarily provides **Public Liability Insurance**. A club / league can be held legally liable if it is proven

that it was negligent or failed to take 'reasonable care' to prevent injury to a member of the Public or members of the club/league or damage to third party property.

Public Liability Insurance is designed to pay compensation and legal costs that arise if the club / league or any of its members are found to be at fault. This cover is not to be confused with Personal Accident Insurance.

To find out more about our scheme arrangements for Football Associations call **0845 872 5060** or visit [www.bluefingroup.co.uk/countycover](http://www.bluefingroup.co.uk/countycover)

## Protection against legal liability for bodily injury to third parties & damage to their property



### Is the COUNTYCOVER liability scheme cover adequate for my club/league?

This product is designed to meet the demands and needs of the majority of amateur and semi professional clubs/leagues that wish to protect themselves against Third Party liability. Cover includes Property Owners Liability for clubs/leagues that own a clubhouse, changing facility or stands.

### It is important to note that for clubs and leagues that operate a licensed premises, cover for this aspect of the operation is not provided and separate cover should be sought.

The above statements do not constitute advice or a personal recommendation for our COUNTYCOVER product. Should you require advice please contact Bluefin.

We can provide quotations for the operation of licensed premises

including Combined Insurance packages for Buildings, Contents and Employers Liability if required.

### Are there any excesses?

Public Liability: £100 for each and every claim in respect of Damage to Property only. This is reduced to just £25 in respect of claims made for damage to glass/windows.  
Employers Liability: £Nil  
Officers & Committee Liability: £250  
Professional Indemnity: £100

### The period of insurance

This COUNTYCOVER Liability Scheme provides cover for 12 months from 1 July of each year (or the date a club / league affiliates to the County Association and cover agreed, whichever is the later). The scheme is annually renewable on the 1 July the following year.

### Are club tournaments & fund raising events covered?

Legal Liability arising from club fund raising and tournament events, of up to 5,000 attendees per day, would be covered but excluding events such as fireworks, driving experiences, bouncy castles, water sports, anything at height – above 3 metres (e.g. bungee jumping).

However, the policy can usually be extended by contacting Bluefin, subject to an additional premium, and events are reviewed on an individual basis depending on their size and nature. Most tournaments

will need to be sanctioned by your County Football Association. Please note: the policy does not include cover for event cancellation, abandonment or curtailment or event property.

### The insurer

Formed in 1986 Sportscover has become market leaders in providing innovative insurance products for amateur sports individuals, clubs / teams and associations.

Using the excellent financial security of Lloyd's of London, Sportscover has worldwide capabilities with offices in the UK, Australia, Canada and Asia.

For more information please visit [www.sportscover.com](http://www.sportscover.com)

### Require assistance?

This is a summary of the policy that would be provided if your club/league opt to take cover via affiliation to your County Football Association and should help to provide information for you to decide whether or not your club/league falls inside or outside the scope of the cover.

If you are uncertain as to whether cover is appropriate for you please do not hesitate to contact us and we would be happy to discuss your requirements in more detail.

#### Call Us:

0845 872 5060

#### Email Us:

[info@countycover.com](mailto:info@countycover.com)

#### Write to Us:

Bluefin, Castlemead,  
Lower Castle Street, Bristol, BS1 3AG  
[www.bluefingroup.co.uk/countycover](http://www.bluefingroup.co.uk/countycover)

## Public / Products Liability

Protection against legal liability for bodily injury to third parties and/or damage to their property including nuisance, trespass, or interference up to a limit of indemnity as specified on the Evidence of Insurance that will be issued by your County Football Association.

### Cover, features and benefits

Cover Includes:	Main Exceptions:
<ul style="list-style-type: none"> <li>• <b>The organised activities of semi professional and amateur football clubs/ leagues and members of the County Football Association.</b></li> <li>• <b>Club social and fundraising events up to 5,000 attendees</b> but excluding events such as, fireworks/bonfires, driving events, bouncy castles, water sports, anything at height - 3 metres or above from ground level (e.g. bungee jumping).</li> <li>• <b>Property Owner's Liability</b>, including liability for spectator stands, temporary or permanent (excludes operators of licensed premises.)</li> <li>• <b>Legal Defence Costs in the event of 'Player to Player'</b> (participant to participant) incident provided the insurer believes there is a strong possibility of successfully defending the allegation. (This does not cover any award or damages that may be given).</li> <li>• <b>Liability for loss of or damage</b> to premises <b>hired, leased or rented</b> to the insured club/league.</li> <li>• <b>Member to member liability</b> for any member of an insured club whilst engaged in club activities but excluding any active participation in the sport. This cover applies in the event of one individual member of the club making a claim against the club or another member.</li> <li>• <b>Referees/match officials</b> whilst refereeing County affiliated competitions, including any stand-in referees. (Covers below Step 2 in England)</li> <li>• <b>Volunteers of the insured club/league</b> whilst acting on behalf of the club/ league.</li> <li>• <b>Products Liability</b> – sale or supply of club memorabilia, replica kit, programmes, food and drink.</li> <li>• <b>Special Third Party Property Damage Extension for windows/windcreens.</b> Excess is reduced to just £25.</li> <li>• <b>First Aid.</b> Administering of First Aid at an organised club/league activity is included for club members other than when such persons are indemnified under a Medical Malpractice or other insurance.</li> <li>• <b>Coaching activities</b> of the club/association only (but not if provided in return for a fee – see Professional Indemnity extension)</li> <li>• <b>Abuse</b> cover only available to clubs who ensure all managers, coaches and members who have direct involvement with children have been CRB checked and approved as per Football Association recommendations.</li> <li>• <b>Car Parks</b> it is a condition that you have a clearly displayed disclaimer of liability for any loss or damage to any motor vehicle. This disclaimer is to be situated in a prominent position in your car park</li> <li>• <b>Designated Changing Facilities</b> owned or operated by you. It is a condition that you have a disclaimer of liability for any loss or damage within the cloakroom. The notice must be prominently displayed in or adjacent to the cloakroom. An attendant must be on duty therein throughout the whole of the time the cloakroom is in use or it must be adequately locked if unattended.</li> <li>• <b>Health and Safety at Work Act</b> Prosecution defence costs</li> <li>• <b>Court attendance compensation</b></li> <li>• <b>Motor Vehicles not licensed for road use</b> – e.g. sit on mowers</li> </ul>	<ul style="list-style-type: none"> <li>• The first part of any claim (your excess).</li> <li>• Liability arising from property ownership with regards to the operation of licensed premises</li> <li>• 'Player to Player' liability</li> <li>• Deliberate, intentional or reckless acts</li> <li>• Actions of a player whilst under club, league or association suspension</li> <li>• Liability caused or arising from fireworks/bonfires, driving experiences, bouncy castles, water sports, anything at height of 3 metres or above from ground level e.g. bungee jumping).</li> <li>• from fireworks/bonfires, driving experiences, bouncy castles, water sports, anything at height 3 metres e.g. bungee jumping).</li> <li>• Loss or damage to property in your custody or control (other than damage to property comprising premises leased or rented by you)</li> <li>• Liability to any employee in respect of injury arising out of, and in the course of, his/her employment by the insured club/ league.</li> <li>• Fines, liquidated damages or penalties</li> <li>• Advice, design or specification given by or on behalf of the insured club or league for a fee. Professional services rendered by or on behalf of the insured</li> <li>• War or acts of terrorism</li> <li>• Radioactive contamination</li> <li>• Gradual pollution or contamination</li> <li>• Contractual Liability</li> <li>• Asbestos</li> <li>• Products manufactured</li> </ul> <p><b>Limitations:</b></p> <ul style="list-style-type: none"> <li>• Car parks cover limited to £50,000 per vehicle</li> <li>• Designated Changing Facilities cover limited to £10,000</li> <li>• Court attendance compensation limited to £250 for any director or partner of the insured club/league, £250 for any employee</li> <li>• Player to Player legal defence costs limited to £100,000.</li> <li>• Abuse cover limited to £250,000</li> <li>• Special Third Party Property Damage excess reduction for windows/windcreens only applies if total cost of damage in the year is less than £2,000 .</li> </ul> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p><b>PLEASE NOTE: that this is not a Group Personal Accident Policy and cover excludes 'participant to participant' (player to player) incidents.</b></p> </div>

# COUNTYCOVER

**PLEASE NOTE:**

The following covers are only operative if specified on the Evidence of Cover that will be issued by your County FA

## Employers Liability

Protection against legal liability in respect of claims made for injuries caused to any employee of the club/league/association arising out of and in the course of such employment.

**Cover Includes:**

- A £10,000,000 limit of indemnity (£5,000,000 in respect of terrorism and asbestos)

## Officers & Committee Liability & Professional Indemnity

As a club/league officer, committee member, director or trustee you accept ultimate responsibility for directing the affairs of your club or league, ensuring that it remains solvent, well run and meets the needs for which it has been established. Delegating responsibilities is common, however as an officer, committee member, director or trustee you retain the ultimate responsibility for any decisions or action taken, for example accepting new members or directing how club funds are to be used.

Clubs and leagues can be subject to a large number of rules and regulations. Officers, committee members, directors and trustees also need to be aware of these requirements and must ensure that the club or league complies. What you have to comply with will vary depending on your activities or your size. Examples include compliance with:

- legislation concerning racial, sexual and age harassment and discrimination,
- employment law for any club/league employing staff (this may include volunteers),
- Health and Safety including that relating to employees, club or league members and the general public.

If included as part of the your County FA's scheme, the following covers (up to a limit of indemnity as specified on the Evidence of Insurance that will be issued by your County Football Association) would provide officers and committee liability and professional indemnity insurance. To protect your personal assets these covers include claims brought against individuals and not the club or league.

Cover, features and benefits

### Officers & Committee Liability:

**Cover Includes:**

- Claims brought against officers, committee members, directors and trustees for wrongful acts.
- Legal costs for allegations of breach of Health & Safety legislation including corporate manslaughter
- Legal costs of representation at an investigation e.g. Health and Safety or employment
- Legal cost for allegations of fraud or dishonesty (until judgement or admission)
- Direct financial loss following dishonesty of employees or volunteers (£1,000 limit)

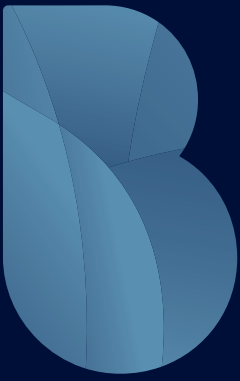
### Professional Indemnity

**Cover Includes:**

- Defence costs and awards for claims made against the club/league for negligent acts, errors or omissions, libel, slander and defamation
- Football Coaching and associated advice given by persons appropriately qualified, in connection with the sport, involving a fee for and on behalf of the club/league/association.

**Main Exceptions**

- The first part of any claim (your excess).
- Deliberate or dishonest acts.
- Prior claims, investigations and circumstances.
- Breach of contract.



# Cornwall County FA Group personal accident scheme

In conjunction with Buddens Westinsure | 2009/10 season

## Summary of cover



**If one of your players is injured during a match there is a good chance they could miss a couple of games or even worse, be unable to earn a living for several weeks. The financial impact to your player could be significant.**

### That's where we can help

We specialise in insurance solutions for the football industry so we know the risks you face and how best to protect against them.

Bluefin (incorporating SBJ Sports), in association with Buddens Westinsure, are offering a personal accident policy to protect clubs and players affiliated to Cornwall County FA.

### The personal accident solution

This group personal accident insurance provides cover exclusively arranged by Bluefin and has been specifically created to meet the

requirements of adult 11-a-side, youth 11-a-side and mini soccer teams.

### The insurer

Allianz Insurance plc are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

They work in partnership with Bluefin to ensure you receive the highest levels of product and service excellence. Their technical experts understand how best to protect you against the risks your club faces.

### When are you covered?

Cover is operative whilst at any ground or premises worldwide where there is an agreed fixture or organised training and includes travelling directly to and from such activities.

### Who is covered?

The policy automatically includes:

- Players
- Committee members
- Managers
- Trainers
- Assisting referees and officials

### Your demands and needs

This product meets the demands and needs of football clubs that wish to protect their members against the consequences of accidents whilst playing in, training for or travelling to

a club fixture resulting in accidental injury, death or disability.

The scale of cover you choose will dictate whether cover includes a weekly benefit for temporary disability in addition to the one-off lump sums for permanent disability.

The scales of cover are explained more fully overleaf.

This statement does not constitute advice or a personal recommendation for our personal accident insurance products. Should you require advice please contact Buddens Westinsure.

### Cornwall County FA mandatory requirements

Cornwall County FA require all clubs to insure capital benefits and weekly benefits. **Whilst clubs are free to choose any provider for the weekly benefits the capital benefits must be taken out under this particular County scheme policy.**

### Next step

Details of the premiums and covers can be found overleaf. This scheme operates from a set period each year - 1 July to 30 June inclusive.

The premium and expiry date remain the same regardless of when you join the scheme.



# Cornwall County FA group personal accident scheme

## Summary of benefits and premiums

### Adult team benefits

#### Capital benefits (compulsory)

	Level A	Level B
Accidental Death	£25,000	£50,000
Loss of Sight	£25,000	£50,000
Loss of Hearing : One Ear	£6,250	£12,500
Both ears	£25,000	£50,000
Loss of Limb	£25,000	Up to £20,000
Loss of Speech	£25,000	£50,000
Loss of Internal Organ	£6,250	£12,500
Permanent Total Disablement (including Continental Scale <sup>1</sup> )	£25,000	£50,000

#### Premiums (per club)

Premium per club including IPT*	£20.00	£36.00
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\*IPT= Insurance Premium Tax at 5%  
Premiums are based on 12 months cover

<sup>1</sup> Many personal accident policies will only pay under this benefit if you are 100% disabled but our policy will pay a percentage relative to your level of disability - this is known as a continental scale.

#### Additional benefits available

Benefits	Level 1	Level 2	Level 3	Level 4	Level 5
Temporary Total Disablement (TTD) **per week	£12.50	£25.00	£50.00	£75.00	£100.00
TTD Excess Period***	7 days	7 days	7 days	7 days	7 days
TTD Benefit Period	104 weeks	104 weeks	104 weeks	104 weeks	104 weeks
Broken Bones (legs, arms &/or cheek bone only)	£100	£100	£100	£100	£100
Emergency Dental (pain relief) expenses	£100	£100	£100	£100	£100
Hospitalisation Benefit (Benefit period - 4 weeks)	£25 per day	£25 per day	£25 per day	£25 per day	£25 per day

#### Premiums (per team)

Premium per 11 a side team	£82.50	£126.50	£242.00	£330.00	£456.00
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\*IPT= Insurance Premium Tax at 5%  
Premiums are based on 12 months cover

- The maximum age limit for players is 70 and club officials 75 years of age
- \*\*Other than students where the TTD benefit shall not exceed £25 per week and is payable up to a maximum of 6 weeks
- \*\*\*TTD excess period refers to the first period of incapacity that is excluded from cover
- The TTD benefit does not apply to those individuals without employment or whose sole employment is football.
- There is no cover for professional footballers
- No requirement to name players and no restriction to the number of players within a team

#### Important note:

The information provided is an illustration only. Please also refer to the key features document which can be obtained from Buddens Westinsure. Exclusions and limitations apply. For full terms and conditions please read the policy wording. A copy is available from Buddens Westinsure.

# Cornwall County FA group personal accident scheme

## Summary of benefits and premiums

### Youth team benefits

Capital benefits (compulsory)	Level Silver	Level Gold
Accidental Death	£5,000	£10,000
Loss of Sight	£25,000	£50,000
Loss of Hearing : One Ear	£6,250	£12,500
Both ears	£25,000	£50,000
Loss of Limb - up to	£25,000	£50,000
Loss of Speech	£25,000	£50,000
Loss of Internal Organ	£6,250	£12,500
Permanent Total Disablement (including Continental Scale <sup>1</sup> )	£25,000	£50,000
<b>Premiums (per club)</b>		
<b>Per club including IPT*</b>	<b>£20.00</b>	<b>£36.00</b>

\*IPT= Insurance Premium Tax at 5%  
Premiums are based on 12 months cover

<sup>1</sup> Many personal accident policies will only pay under this benefit if you are 100% disabled but our policy will pay a percentage relative to your level of disability - this is known as a continental scale.

### Additional benefits available

#### Benefits

Emergency Dental (pain relief) Expenses	£100
Fracture Benefit - legs, arms and cheek bone	£150
Hospitalisation Benefit (Benefit period - 4 weeks)	£15 per day

#### Additional premium (per team)

<b>Premium per 11 a side team including IPT*</b>	<b>£25.00</b>
<b>Premium per mini soccer team including IPT*</b>	<b>£15.00</b>

\*IPT= Insurance Premium Tax at 5%  
Premiums are based on 12 months cover

- The maximum age limit for players is 70 and club officials 75 years of age.
- There is no cover for professional footballers.
- No requirement to name players and no restriction to the number of players within a team.

#### Please note:

The information provided is an illustration only. Please also refer to the key features document which can be obtained from Buddens Westinsure. Exclusions and limitations apply. For full terms and conditions please read the policy wording. A copy is available from Buddens Westinsure.

# **BUDDENS Westinsure Terms of Business**

## **The Financial Services Authority**

The Financial Services Authority is the independent watchdog that regulates financial services. Buddens Westinsure is authorised and regulated by the Financial Services Authority. Our FSA Register number is 307355 and you can check our status at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Our permitted business includes advising, arranging, dealing in and assisting with the placing and administration of all types of General Insurance policies.

## **Confidentiality and Data Protection**

We will treat all your personal information as private and confidential to us and anyone else involved in the normal course of arranging and administering your insurance, even when you are no longer a customer. We will not give anyone else any personal information except on your instructions or authority, or where we are required to do so by law, or by virtue of our regulatory requirements. We may use information we hold about you to provide information to you about other products and services, which we feel may be appropriate to you. Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries please write to us at our usual office address.

## **Our Service**

We are an independent insurance intermediary, who acts on our customers' behalf in arranging insurance. Our services include: advising you on your insurance needs; arranging your insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you have to make. As part of our service, we will assist you with any claim you need to make and tell you what your responsibilities are in relation to making claims.

If you mislay your policy at any time, we will issue a replacement policy document, if you request it.

## **Whose products we offer**

We usually offer advice from a range of insurers, representing a fair analysis of the market, however, under certain circumstances we may only deal with a limited panel, or single insurer. We will confirm, for each individual policy we provide you with, the basis of our advice.

## **The service we will provide you with**

We will advise and make a recommendation for you after we have assessed your demands and needs. Our advice will be confirmed in a demands & needs and suitability statement, giving reasons for our recommendation. In respect of Legal Expenses and Motor Breakdown policies you will not receive advice or a recommendation from us and you will then need to make your own choice about how to proceed.

## **What you will pay for our services**

We usually receive a commission from the insurer with whom we place your business and, in addition, we normally make the following charges to cover the administration of your insurance:

Arranging new policies	£ 25.00
Mid term adjustments	£ 10.00
Mid term cancellations and other refunds are refunded NET of commission.	
We may, in addition, charge a policy fee of	£10.00
Renewals	£25.00
Replacement/duplicate certificates or cover notes	£10.00
Payment by Credit Cards	2%

Personal lines policies cancelled during the 'Right to Cancel' period will be subject to an administration charge of £25.00 in addition to the premium charged by the insurer for the period of cover provided.

Occasionally we may arrange a policy on which we earn no commission (a 'net-premium policy') and in these cases we will advise you of the arrangement fee before you take the policy out.

Prior to the conclusion of each insurance contract, or upon renewal, commercial policyholders are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

## **Additional Charges**

Where we are asked to undertake complex and time consuming functions on your behalf it may be necessary for us to charge additional fees to cover our administration costs. In such cases you will be advised by us of the appropriate fee prior to incurring the charge

## **Language Used**

The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to you, before and during the duration of the contract.

## **Payment Options**

We normally accept payment by guaranteed cheque or the following credit/debit cards – Visa, Mastercard, Visa Electron, Maestro, Solo. A 2% charge will be levied for payment by credit card. You may be able to spread your payments through insurers' instalment schemes or a credit scheme, which we have arranged with an established insurance premium finance provider. We will give you full information about your payment options and the appropriate finance agreement when we discuss your insurance in detail. **Please Note:** Your policy cover will cease if you fail to keep up payments on an instalment agreement or premium finance facility related to it.

## **Information on how we treat Payments You make to Us**

Under the terms of our agreements with the Insurance companies with whom we place business, we normally receive premiums you pay to us as Agent of the Insurer. All insurance premiums you pay to us are protected in a Statutory Trust Client Account until we pay insurers. We do not pay any interest on premiums held by us in the course of arranging and administering your insurance.

## **Your Right to Cancel (Applicable to Personal Lines customers only)**

You have a legal right to cancel your policy for any reason, subject to no claims having occurred, within 14 days of receiving the full terms & conditions. You will always be advised where this Right applies. A charge will apply for the period of cover provided and, in addition, we make an administration charge as detailed above.

If you wish to cancel a policy you must advise us in writing, prior to expiry of the 14-day cancellation period, to our usual office address.

## **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms, like ourselves. The FSCS can pay compensation if an authorised firm is unable or likely to be unable to pay claims against it, usually because it has gone out of business or is insolvent.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without an upper limit. For compulsory insurances (for example, motor insurance and employers' liability insurance), insurance advising and arranging is covered for 100% of the claim, without an upper limit. Further information about compensation scheme arrangements is available from the FSCS.

## **What to do if you have a complaint**

Our aim is to provide a first class service, however, if you wish to register a complaint, please contact us **by writing** to Mr F J Lawrence, Buddens Westinsure, 1 Sandpiper Court, Harrington Lane, Exeter EX4 8NS or, **by phone** Telephone 01392 460600, **by fax** 01392 460750

We will provide you with a copy of our full complaints procedure and respond to you promptly. We will keep you informed of the progress of your complaint and aim to make a final response to you within eight weeks, or keep you informed as to why this is not possible. In the event that your complaint relates to activities or services provided by another party, we will ensure that your complaint is appropriately forwarded in writing, and will track the progress of the complaint and responses of that party.

After our final response has been issued, if you still cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment and opinion.

The FOS Consumer Helpline is on **0845 080 1800** and their address is:

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

## **Your Duty to Give Information**

**It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance.**

**It is important that you ensure that all statements you make on proposal forms, statements of fact, claim forms and other documents are full and accurate.**

**Please note that if you fail to disclose any information or change in circumstances to your insurers which could influence the cost, or their decision to accept your insurance, this could invalidate your insurance cover, and could mean that part or all of a claim may be not be paid.**

# Cornwall County FA group personal accident scheme Application form

In conjunction with Buddens Westinsure | 2009/10 season

## Club details

(Please complete all sections, ensuring you sign the declaration on the back)

Club name \_\_\_\_\_

Contact name \_\_\_\_\_ Position Chairman / Treasurer / Secretary

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Email \_\_\_\_\_

Tel No. (Business) \_\_\_\_\_ (Private) \_\_\_\_\_ (Mobile) \_\_\_\_\_

## Cover required

### 1) Capital benefits (compulsory) Please indicate level of cover required with a tick

Adult teams - capital benefits			Youth teams - capital benefits		
Level of cover	Premium per club	<input checked="" type="checkbox"/>	Level of cover	Premium per club	<input checked="" type="checkbox"/>
Level A £25,000	£20.00	<input type="checkbox"/>	Level Silver £5,000	£20.00	<input type="checkbox"/>
Level B £50,000	£36.00	<input type="checkbox"/>	Level Gold £10,000	£36.00	<input type="checkbox"/>
<b>TOTAL premium</b>					<b>£</b> <input type="text" value="(A)"/>

### 2) Additional benefits Only complete this section if you require the additional cover.

Adult teams - weekly benefits				Youth teams - additional benefits			
Level of weekly benefit	Premium per team	No. of teams	Total premium		Premium per team	No. of teams	Total premium
Level 1 - £12.50	£82.50		£	11 a side teams	£25.00		£
Level 2 - £25.00	£126.50		£	Mini soccer teams	£15.00		£
Level 3 - £50.00	£242.00		£	<b>TOTAL premium</b>			<b>£</b> <input type="text" value="(C)"/>
Level 4 - £75.00	£330.00		£				
Level 5 - £100.00	£456.00		£				
			<b>TOTAL premium</b>				<b>£</b> <input type="text" value="(B)"/>

## Total premium

Please add the total premium of boxes (A), (B) and (C).

Premium due **£**

## Inception date

Please confirm the date you wish the cover to start (not before 1 July 09)

/ /20 to 30 June 2010

Note: Cover cannot commence until payment has been received by Buddens Westinsure and this signed proposal form has been accepted by Bluefin

please turn over

