



CAMANACHD  
ASSOCIATION  
COMANN NA CAMANACHD

THE GOVERNING  
BODY FOR SHINTY

Bespoke Schemes by

*Sportsguard*

Our Commitment. Our Passion. Our Sport.

**Club Information Document  
The Camanachd Association**

# ADULT OPTIONS.

| Benefit  | Basic Cover   | Enhanced Cover  | Occasional Cover  |
|--|---|---|---|
|  | £21 per person  | £29 per person  | £6 per person   |
|  | Sum Insured   | Sum Insured   | Sum Insured   |
| <b>Temporary total disablement</b> - Employed persons only               | £100 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks | £100 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks | £100 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks |
| <b>Temporary total disablement</b> - Unemployed persons only             | £20 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks  | £20 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks  | £20 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks  |
| <b>Life insurance</b> - death by natural causes                          | £10,000   | £10,000   | £10,000   |
| <b>Accidental death</b>  | £10,000   | £30,000   | £10,000   |
| <b>Funeral expenses</b> - in the event of an Accidental Death claim      | Not Covered   | up to £5,000  | Not Covered   |
| <b>Permanent disability</b> - Including Permanent Total Disability       | up to £10,000   | up to £30,000   | up to £10,000   |
| <b>Quadriplegia</b>  | Not Covered   | £30,000   | Not Covered   |
| <b>Paraplegia</b>  | Not Covered   | £15,000   | Not Covered   |
| <b>Disability assistance expenses</b>                                    | Not Covered   | up to £10,000   | Not Covered   |
| <b>Permanent total loss of use of:</b>                                   |   |   |   |
| Sight  | £10,000   | £20,000   | £10,000   |
| Limbs  | £10,000   | £20,000   | £10,000   |
| Speech   | Not Covered   | £10,000   | Not Covered   |
| Organ  | Not Covered   | £3,000  | Not Covered   |
| <b>Permanent loss of hearing in:</b>                                     |   |   |   |
| One ear  | Not Covered   | £4,000  | Not Covered   |
| Both ears  | Not Covered   | £10,000   | Not Covered   |
| <b>Emergency dental expenses</b>   | up to £250  | up to £250  | up to £250  |
| <b>Snapped / ruptured achillies tendon or anterior cruciate ligament</b> | Not Covered   | £250  | Not Covered   |
| <b>Additional travel expenses</b>  | Not Covered   | £25 per week<br>Benefit Period: 4 weeks                             | Not Covered   |
| <b>Emergency medical expenses</b>  | Not Covered   | up to £500  | Not Covered   |
| <b>Broken bones</b>  |   |   |   |
| Arms   | £150  | £150  | £150  |
| Legs   | £150  | £150  | £150  |
| Collarbone   | £75   | £150  | £75   |
| Cheekbone  | Not Covered   | £150  | Not Covered   |
| Jaw  | Not Covered   | £150  | Not Covered   |
| Hands  | £50   | £50   | £50   |
| Fingers  | £50   | £50   | £50   |
| Feet   | £50   | £50   | £50   |
| Toes   | £50   | £50   | £50   |
| Ribs   | Not Covered   | £50   | Not Covered   |
| Hip  | Not Covered   | £150  | Not Covered   |
| <b>Broken / damaged sports glasses</b> - prescription glasses only       | Not Covered   | up to £50   | Not Covered   |
| <b>Dislocation</b>   |   |   |   |
| Hip  | Not Covered   | £250  | Not Covered   |
| Knee   | Not Covered   | £250  | Not Covered   |
| Shoulder   | Not Covered   | £250  | Not Covered   |
| Elbow  | Not Covered   | £250  | Not Covered   |
| <b>Facial &amp; bodily scarring</b>                                      | Not Covered   | £300  | Not Covered   |
| <b>Hospital benefit</b>  | £20 per night<br>Benefit Period: 10 nights                          | £20 per night<br>Benefit Period: 30 nights                          | £20 per night<br>Benefit Period: 10 nights                          |
| <b>Damage to clothing by a medical practitioner</b>                      | Not Covered   | up to £50   | Not Covered   |
| <b>Coma benefit</b>  | Not Covered   | £25 per day<br>Benefit Period: 365 days                             | Not Covered   |
| <b>Legal advice or counselling</b>                                       | Not Covered   | Not Covered   | Not Covered   |
| <b>Physiotherapy</b> - 50% of costs for up to 6 sessions                 | Not Covered   | up to £40 per session   | Not Covered   |
| <b>Student tutorial benefit</b> - for up to 26 weeks                     | Not Covered   | up to £35 per week<br>Excess Period: 7 days                         | Not Covered   |
| <b>Workplace retraining expenses</b>                                     | Not Covered   | up to £2,500  | Not Covered   |
| <b>Academic examination re-take</b>                                      | Not Covered   | up to £2,500  | Not Covered   |
| <b>Medical certification expenses</b>                                    | Not Covered   | up to £50   | Not Covered   |
| <b>Concussion</b>  | Not Covered   | £10,000   | Not Covered   |

# YOUTH COVER.

| Benefit  | Basic Cover                                | Enhanced Cover   |
|--|--|--|
|  | £6 per person                              | £10 per person   |
|  | Sum Insured                                | Sum Insured  |
| <b>Temporary total disablement</b> - Employed persons only               | Not Covered                                | £50 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks |
| <b>Temporary total disablement</b> - Unemployed persons only             | Not Covered                                | £20 per week<br>Excess Period: 14 days<br>Benefit Period: 52 weeks |
| <b>Life insurance</b> - death by natural causes                          | £2,500                                     | £10,000  |
| <b>Accidental death</b>  | £2,500                                     | £30,000  |
| <b>Funeral expenses</b> - in the event of an Accidental Death claim      | Not Covered                                | up to £5,000   |
| <b>Permanent disability</b> - Including Permanent Total Disability       | up to £10,000                              | up to £30,000  |
| <b>Quadriplegia</b>  | Not Covered                                | £30,000  |
| <b>Paraplegia</b>  | Not Covered                                | £15,000  |
| <b>Disability assistance expenses</b>                                    | Not Covered                                | up to £10,000  |
| <b>Permanent total loss of use of:</b>                                   |  |  |
| Sight  | £10,000                                    | £20,000  |
| Limbs  | £10,000                                    | £20,000  |
| Speech   | Not Covered                                | £10,000  |
| Organ  | Not Covered                                | £3,000   |
| <b>Permanent loss of hearing in:</b>                                     |  |  |
| One ear  | Not Covered                                | £4,000   |
| Both ears  | Not Covered                                | £10,000  |
| <b>Emergency dental expenses</b>   | up to £250                                 | up to £250   |
| <b>Snapped / ruptured achillies tendon or anterior cruciate ligament</b> | Not Covered                                | £250   |
| <b>Additional travel expenses</b>  | Not Covered                                | £25 per week<br>Benefit Period: 4 weeks                            |
| <b>Emergency medical expenses</b>  | Not Covered                                | up to £500   |
| <b>Broken bones</b>  |  |  |
| Arms   | £150                                       | £150   |
| Legs   | £150                                       | £150   |
| Collarbone   | £75  | £150   |
| Cheekbone  | Not Covered                                | £150   |
| Jaw  | Not Covered                                | £150   |
| Hands  | £50  | £50  |
| Fingers  | £50  | £50  |
| Feet   | £50  | £50  |
| Toes   | £50  | £50  |
| Ribs   | Not Covered                                | £50  |
| Hip  | Not Covered                                | £150   |
| <b>Broken / damaged sports glasses</b> - prescription glasses only       | Not Covered                                | up to £50  |
| <b>Dislocation</b>   |  |  |
| Hip  | Not Covered                                | £250   |
| Knee   | Not Covered                                | £250   |
| Shoulder   | Not Covered                                | £250   |
| Elbow  | Not Covered                                | £250   |
| <b>Facial &amp; bodily scarring</b>                                      | Not Covered                                | £300   |
| <b>Hospital benefit</b>  | £20 per night<br>Benefit Period: 10 nights | £20 per night<br>Benefit Period: 30 nights                         |
| <b>Damage to clothing by a medical practitioner</b>                      | Not Covered                                | up to £50  |
| <b>Coma benefit</b>  | Not Covered                                | £25 per day<br>Benefit Period: 365 days                            |
| <b>Legal advice or counselling</b>                                       | Not Covered                                | Not Covered  |
| <b>Physiotherapy</b> - 50% of costs for up to 6 sessions                 | Not Covered                                | up to £40 per session  |
| <b>Student tutorial benefit</b> - for up to 26 weeks                     | Not Covered                                | up to £35 per week<br>Excess Period: 7 days                        |
| <b>Workplace retraining expenses</b>                                     | Not Covered                                | up to £2,500   |
| <b>Academic examination re-take</b>                                      | Not Covered                                | up to £2,500   |
| <b>Medical certification expenses</b>                                    | Not Covered                                | up to £50  |
| <b>Concussion</b>  | Not Covered                                | £10,000  |

# PUBLIC LIABILITY.

**We have been providing public liability insurance since the mid-90's and at present we place our business at Lloyds of London which gives us more freedom to underwrite using our experience and expertise.**

It is of vital importance that all organisations protect themselves against the disastrous consequences of liability for injury or damage arising out of their actions and this includes the actions of all-executive officials, members and volunteers. Such officials and members at all levels could find themselves held personally responsible for court costs and damages awarded where an action has been brought against the club for negligence and it is essential that adequate liability cover is arranged to avoid such consequences. The main features of the policy are summarised below.

## Public Liability Scheme

**£170 per club**  
 /£66 for minor clubs

| Benefit                    | Sum Insured          |
|----------------------------|----------------------|
| Public Liability           | Up to GBP 10,000,000 |
| Professional Indemnity     | Up to GBP 10,000,000 |
| Player Legal Defence Costs | Up to GBP 250,000    |
| Employers Liability        | Up to GBP 10,000,000 |



## INTRODUCTION

We are proud to be working with our newly appointed lead underwriter for our sports public liability products. We have achieved "Accredited Broker" status and we will continue to make sure we meet your sports public liability insurance expectations.

# Thank you from team



Our Commitment. Our Passion. Our Sport.



Coverholder at

**LLOYD'S**



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