

COBRA Insurance Brokers – Approved by the Football Association Personal Accident Insurance

Our product provides Personal Accident Insurance for the players and officials of Adult and Youth clubs affiliated to their respective County Football Association. The cover operates during organised fixtures, training and travelling to and from these events. Lump sum payments are made for Death or Permanent Disablement and weekly payments are made for injuries leading to periods of inability to undertake one's normal work.

Key features and benefits

- Accidental death and permanent total disablement
- Emergency Dental expenses
- Hospitalisation
- Fracture benefit
- Temporary total disablement

Significant exclusions and policy limitations

- Injury arising from, resulting from, consisting solely of or sustained by:
- The taking of drugs, unless those drugs were prescribed by a qualified doctor or dentist
- Illness, disease or disorder
- Any existing medical disease, disorder or condition whether diagnosed or not, which was known of at the start of this insurance or which has been suffered the 12 months up to the start of this insurance
- Alcohol or substance abuse
- Playing football contrary to medical instruction or in contravention of published safety guidelines
- If the injury is sustained whilst working or training as a professional sportsperson.

Dedicated Claims Expertise

We have claims settling authority on behalf of Tokio Marine Europe Insurance Limited ensuring that claims are dealt with quickly and efficiently, thereby removing some of the inevitable worry resulting from a long-term injury. In the event that you need to make a claim, ***please contact Sarah Close or Marc Hunter on 01883 346346 or download a claim form and return to our Claims Department at the address on the claim form.***

How do I arrange cover?

1. Through your County Football Association:

The following Associations have made arrangements with COBRA Insurance Brokers to provide a block Group Personal Accident Schemes for their teams. If cover is required, please contact the respective Association for further details by clicking on the respective Association your club or league is affiliated to: [Amateur Football Alliance](#), [Devon](#), [Dorset](#), [Kent](#), [London](#), [Middlesex](#), [Shropshire](#), [Surrey](#) and [Sussex](#).

2. Direct through COBRA Insurance Brokers

If you are club, an individual player, league, or referee and you are not affiliated to one of the above County Football Associations, we can provide a quotation to you direct. For details of the cover and premiums, ***please visit the Document Download section of our website and select the relevant Application Form.***



This insurance is underwritten by Tokio Marine Europe Insurance Limited.
Tokio Marine Insurance Limited Registered in England no 989421 Registered Office 150 Leadenhall Street, London EC3V 4TE
Member of the Association of British Insurers. Member of Millea Group
Tokio Marine Insurance Limited is authorised by the Financial Services Authority Firm number 202574

COBRA Insurance Brokers Limited is authorised and regulated by the Financial Services Authority under registration number 307980.

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