

COBRA Insurance Brokers – Approved by the Football Association
PHYSIOCARE – Physiotherapy and Rehabilitation

What is PHYSIOCARE ?

Arranged and provided by IPRS Limited, PHYSIOCARE can be purchased by teams or match officials and provides Physiotherapy and/or Rehabilitation services for injuries sustained during the period of cover which results in a minimum of 7 consecutive days absence from normal business or occupation. If you are a youth team player, then you would have to be absent for a minimum of 7 consecutive days from school or college or place of higher education or work.

Summary of Benefits:

- An assessment and up to a maximum of 4 treatment sessions per injury and up to 4 separate injuries per person for the period of cover.
- The service will be delivered through one of the IPRS Prism facilities or referred into the nationwide network of IPRS Associate Practices as appropriate.

How do I claim ?

- The injured person or representative of the club must notify COBRA Insurance Brokers as soon as they become aware of a claim. Failure to notify the claim within 60 days of the date of the injury could result in the claim being rejected.
- COBRA will provide a claim form, which should be completed and returned to COBRA who will forward the claim form to IPRS.
- IPRS will acknowledge the claim form and send an introductory letter to you. Once the claim form has been reviewed, an IPRS Personal Care Advisor will contact you by phone to carry out a triage call to assess the extent of your injuries.
- If appropriate, IPRS will arrange a physical assessment and treatment sessions as required, up to the maximum number as detailed in the Schedule.

Costs:

- 11-a-side - **£195.00 per team**
- 7-a-side - **£130.00 per team**
- 5-a-side - **£90.00 per team**
- Mini Soccer (Under 12s) - **£136.50 per team**
- Match Officials - **£9.50 per person**

* The costs above include VAT at 17.5%

Complaints procedure:

COBRA Insurance Brokers intend to give all its customers a first class service. If at any time you consider we have failed to do so, you should contact the Compliance Manager, COBRA Insurance Brokers Ltd, Quadrant House, Croydon Road, Caterham, Surrey, CR3 6TR Telephone number 01883 346346.

We will investigate your complaint in accordance with our complaints procedures, a copy of which is available on request. If you are dissatisfied with our determination of your complaint you may, in accordance with the rules of the Financial Services Authority, be able to refer the matter to the Financial Ombudsman Service. Referral of complaints to the Financial Ombudsman Service does not prejudice your right to take legal action.

To apply, please complete the Application Form (pages 3 and 4)

What is and isn't covered under PHYSIOCARE ?

Key features:

- Any player registered by the Club included within the cover for each team.
- Up to 7 Club Officials (Manager, Secretary, Physio etc) are included for each team.
- Match Officials including assistant referees registered with their County Association
- Covers all games, direct travel to and from games and organised training. (Cover for Match officials does not include whilst training).
- Players to be aged 16-55 years
- Youths to be aged 5-18 years
- Club Officials and Match Referees to be aged 16-75 years

Key exclusions:

- Professional footballers
- Pre-existing medical conditions

What is covered:

- Necessary Physiotherapy and or Rehabilitation services for injuries sustained during the period of cover which results in a minimum of seven consecutive days absence from normal business or occupation. For youths, a minimum of seven consecutive days absence from school or college or place of higher education or work as appropriate, is required to access the service.
- The service will be delivered through one of the IPRS Prism facilities or referred into the network of IPRS Associate Practices as appropriate.
- IPRS will not provide Physiotherapy or Rehabilitation Services, where in their opinion, it is not reasonable or appropriate to do so in respect of the injury sustained.
- Unless specified to the contrary cover shall be limited to England.

What is not covered :

- Physiotherapy or Rehabilitation expenses incurred before the commencement of the Period of Cover or the acceptance of a claim by IPRS or without the agreement of IPRS.
- An accident which did not specifically occur within the Period of Cover.
- Any injury that is attributable to osteoarthritis, arthritis or any other degenerative process of the joints, bones, muscles, tendons or ligaments.
- Where the Person covered has failed to take all reasonable steps to avoid and prevent any exacerbation of such claim or where he/she has not acted in accordance with medical advice.
- Where the Club/Team and/or Person covered has not co-operated fully and truthfully with IPRS.
- Injury arising from, resulting from, consisting of or solely sustained by:
 - i. The taking of drugs, unless those drugs were prescribed by a qualified doctor or dentist
 - ii. Illness, disease or disorder
 - iii. Any gradually developing bodily deterioration
 - iv. Any existing medical disease, disorder or condition, whether diagnosed or not, which was known at the start of this agreement or which has been suffered within the 12 months up to the start of this agreement (any injury treated by IPRS shall be covered again at the expiry of a continuous two year period during which time no reoccurrence of the treated injury is confirmed. This applies only to those injuries for which treatment has been received from IPRS).
 - v. Alcohol or substance abuse
 - vi. Playing football contrary to medical instruction or in the contravention of published safety guidelines.
 - vii. Whilst working or training as a professional sports person.
- Any person not in gainful occupation.

Name of club:			
County Football Association affiliated to:			
Contact name at club:			
Position in club:			
Address:			
		Postcode	
Contact telephone number:			
Email address:			
Cover:	to start		to end on 30 June 2008

The Scheme operates from 1 July 2007 to 30 June 2008. Cover will commence from 1 July 2007 or the date cover is agreed. Please note that the costs and the expiry date of 30 June 2008 will remain the same, unless agreed otherwise.

Adult Teams

Please enter the costs for each team requiring cover in the costs column

	Team name	Costs		Team name	Costs
Team 1		£	Team 6		£
Team 2		£	Team 7		£
Team 3		£	Team 8		£
Team 4		£	Team 9		£
Team 5		£	Sub total		£

Youth Teams

Please enter the costs for each team requiring cover in the costs column

	Team name	Costs		Team name	Costs
Team 1		£	Team 6		£
Team 2		£	Team 7		£
Team 3		£	Team 8		£
Team 4		£	Team 9		£
Team 5		£	Sub total		£

Match Officials

Please enter the costs for the match official requiring cover in the costs column

	Name	Costs		Team name	Costs
Official		£	Sub total		£

Cost Calculation

Please add the costs from the sub total(s) from Adult, Youth and Match Official sections:

£

Payment Options

The following payment options are available:

1. By cheque for the full amount payable to COBRA Insurance Brokers Limited
2. By credit* or debit* card for the full amount. *The following cards are acceptable – MasterCard, Switch/Maestro, Visa and Solo

If you are paying by credit or debit card, please complete the following details in full:

Name of cardholder:

Full address of cardholder:

<input type="text"/>	
<input type="text"/>	<i>Postcode</i>

Card type:

MasterCard, Switch/Maestro, Visa or Solo

Card number:

Issue number:

Solo or Switch/Maestro

Security number:

Visa or MasterCard

Card valid:

from

to

Amount to be debited:

£

Date:

Claims Declaration

Please provide details of any claims within the last three years:

<input type="text"/>
<input type="text"/>
<input type="text"/>

Instructions

To apply for this service, please:

- Complete the application form (pages 3 and 4) in full
- Enclose your cheque/remittance by credit or debit card
- Send the completed application form (pages 3 and 4) and your payment to:

Schemes Department, COBRA Insurance Brokers, Quadrant House, Croydon Road, Caterham, Surrey CR3 6TR
Telephone: 01883 346346 Fax: 01883 330222 Email clubcover@cobrainurance.co.uk

Please note that receipt of payment is not confirmation of cover. Cover will only commence once your application has been approved.