

## **SOUTH AFRICAN FOOTBALL ASSOCIATION**

### **OVERVIEW: INSURANCE OF SOCCER PLAYERS, OFFICIALS AND CLUB MEMBERS**

Insurer: Western National Insurance Co. Ltd

**This overview is a summary only. It does not replace any formal documentation or override the policy and schedule documents.**

### **APPLICATION OF COVER**

Following Death or Injury by accident to any Registered Soccer Player – formally registered and card carrying.

- Applicable whilst playing a game, practice and to and from a game.
- Death/ Injury by natural causes is not covered.

Extends to card carrying officials as nominated and agreed by Insurers, subject to copy of their ID Documents provided to Delphisure for approval and acceptance.

**The policy provided is not a medical scheme and the cover is therefore not the same as a medical scheme. The policy is not a substitute for a medical scheme membership.**

## **BENEFITS**

- Death and Permanent Total Disability, 60 months salary, not exceeding R1 500 000.00.
- Temporary Total Disability (weekly to a maximum of 52 weeks). Up to R1 500.00 per week with 4 weeks waiting period.  
(The above relate to Football earnings only).
- Medical Expenses to a maximum of R35 000.00 with the First Amount Payable/Excess of 20% of claim, minimum R2 500.00 will be deducted. Any claim under the First Amount Payable will not be paid.
- Bereavement/Funeral Expenses – R12 500.00.

## **IMPORTANT EXCLUSIONS**

- Injury arising from pre-existing conditions.
- Any Death/Injury arising out of alcohol or substance abuse.
- Persons over 69 years of age.
- Death by Natural causes.

## **CLAIM PROCEDURE**

- Notification of the claim to Delphisure within **30 days of the incident** via email, phone or fax.
- Procedures, surgical or otherwise will not be authorized by the Insurer. All claims, invoices etc. to be reimbursed to the club or the umbrella association.
- Delphisure will inform you of all requirements following initial notification.
- Medical invoices to be submitted.
- Formal contract documents and evidence of salary are required, where applicable.
- Fitness certificates signed by a doctor are required once a player has been declared fit to play.
- Payment of claim is made to the Club once all invoices have been received, less applicable excess/first amount payable.

DELPHISURE GROUP INSURANCE BROKERS CAPE (PTY) LTD

DATE: 12 September 2018