

THE  
**REFEREES'  
ASSOCIATION**



**2016/17**

**MEMBER BENEFITS BROCHURE**

IN PARTNERSHIP WITH...

**Spencer  
Hayes** | Insurance

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# INTRODUCTION & BACKGROUND

**The Referees' Association is going through a period of change and development with new benefits, products and services being launched to enhance its already enviable member offering.**

Each and every additional benefit, product or service has to tick 2 vital boxes. 1 – Does it improve the welfare of the refereeing family and 2 – would it help get a referee back refereeing quicker.

My colleague Bill Hudson has looked after the RA Insurance policy for nearly forty years. I became involved in 2005 to further help and develop the Insurance policy and more recently include additional member benefits.

Back then Bill would have been considered a pioneer alongside the RA Council, as it was then, by introducing the provision of an Insurance policy to members who had become injured, as a result of an accident, whilst refereeing. Both Bill and the RA Council worked on the premise of 'the welfare of the referee was paramount'.

The policy had to encompass all members of the RA from the local parks right through to Wembley stadium.

The reason I go back to the inception of the Insurance policy is we take great pride in the position we hold being able to help members who unfortunately cannot continue refereeing following an accident and this hasn't changed in over forty years.

'They don't pay claims' - I don't mind touching upon claims knowing that this maybe what some of you are thinking or saying out loud right now- we cannot pay everything as terms and conditions will always be written into every insurance policy but I can say hand on heart all valid claims are paid and ultimately we are here to serve you the member.

For every claim where cover is not applicable we have numerous claims where we provide a real day to day benefit to help members.

Things have certainly evolved over the years from the first insurance policy to what I am about to write – the 2016/17 revamp of the member benefits.

We have always endeavoured where possible to uplift cover and/or introduce new benefits where the opportunity arose, some of which are detailed below:

**2000/01** - Referees Kit Included at £100

**2007/08** - Victim Support / Funeral Expenses Included & Weekly Benefit Increased to £125.

**2009/10** - Weekly Benefit Increased to £200 & Dental Increased to £200

**2011/12** - Personal Effects Included at £200 & Kit Increased to £200

**2012/13** - Public Liability Included for Society Meetings & RA Official Functions

*The **welfare of the member** and the speed by which a member gets to **return to refereeing** should anything go wrong is absolutely **paramount.***



**Over the last 12 months we have worked closely with the Association and listened to the feedback of members across many different levels of cover.**

'**The insurance doesn't reflect the modern game**' was something mentioned on more than one occasion. Another was '**I can get this through my county FA**'. Due to such feedback we along with the Association's Board set out to produce something that would hopefully **help all members in one way or another**.

I believe in the blank piece of paper approach so we **effectively** went back to basics and considered the day to day needs of the **modern referee**.

Trust me your Board works hard on your behalf – our brief was simple... increase all of the sections of cover add some **new benefits**, introduce some **new relevant products** and **DON'T** increase the price per member.

It's only fair I mention **Aviva** in this article who have provided the cover since the insurance began way back when. There can **sometimes be a misconception** with insurers that it is all about the numbers or the loss ratio but I can honestly say Aviva value the long standing **relationship with the RA** and the sense of **loyalty** shown where in reality there isn't much loyalty knocking about in the real world. Aviva were all too **happy to work with us** in developing the insurance policy and including new section of cover and long may this continue.

A couple of **key areas were identified**, referees equipment & physio. Basically the thought process was to get a referee back doing what he or she loves **as soon as possible** should an incident occur.

You will be **pleased to know** we have delivered on both these areas. Referees equipment is being **increased** to £350 as well Personal Effects, and Physio will be extended to include Injuries whilst refereeing where previously a valid temporary disablement claim needed to be applicable.

**NO PRICE INCREASE!!**

We are here to serve and help **you** and we take **great pride** in doing so. Therefore we want to show **our commitment** to you by keeping the price the same... with **no hidden fees!**

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We have also looked at how referees get to games and what they carry with them in the modern world. We will be **providing access to specialist insurers** catering for the younger generation who find it notoriously difficult to purchase motor insurance and an **exclusive** gadget cover that can be purchased to protect items such as mobile phones, tablets and laptops specifically.

I don't want to preach about insurance as let's face it it's not the **most popular** topic in the world – I have therefore created the 2016/17 comparison table to outline what **benefits you receive** being a member of the RA.

Without the hard work of the **RA Board** and the **feedback** of you the member nothing would **evolve or progress** and to that end I would welcome any feedback (good or bad) then we can **continue striving** to make things better for you.

**OH I NEARLY FORGOT...  
THE PRICE REMAINS THE SAME!!**

My colleague **Bill** always says the same to me about his long standing relationship with the RA – without you the member it doesn't exist nor does our involvement. **We are here to serve and take great pride in doing so.**

**Paul Bentley**  
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# 2016/17 ENHANCEMENTS AT A GLANCE

## PHYSIO

Maximum of 2 claims per member per year and each claim is a maximum of 4 sessions @ maximum £45 (any one total claim £180)- member must complete normal claim form and provide usual evidence including a doctors note confirming the need for physio that the NHS aren't able to provide

## PERSONAL EFFECTS COVER

£350 - Usual claim form to be completed and evidence provided - £25.00 excess applies

## REFEREES KIT COVER

£350 - Usual claim form to be completed and evidence provided - £25.00 excess applies

## HOSPITALISATION COVER

£25 Per Day Up To 30 Days - Usual claim form to be completed and evidence provided - Nil Excess

## BROKEN BONES COVER

£100 One off Payment - restricted to major bones - arms and legs only - Nil Excess

## DENTAL COVER

£250 - Usual claim form to be completed and evidence provided - £25.00 excess applies

## GADGET COVER

## HOMETYRE

## HEALTH CASHPLANS

## MEDICAL / LIFE COVER

These are all bespoke services that we will provide to members and in the first instance any enquiry should be passed to me - it is not possible to provide terms and conditions for each of these benefits prior to speaking to the member and discussing their needs. As part of our fact finder and quotation process we are duty bound to outline the policy coverage and any terms and conditions are part of our advice process.

# MEMBER BENEFITS COMPARISON TABLE

BENEFIT		2015/16		2016/17
Physiotherapy	✓	Cover only valid following a valid claim	NEW!	Cover now includes Injuries*
Personal Effects	✓	£200.00	✓	£350.00*
Referees Kit	✓	£200.00	✓	£350.00*
Hospitalisation	X	NO COVER	NEW!	£25 per day Up to 30 days*
Broken Bones	X	NO COVER	NEW!	£100.00*
Dental (Following Assault)	✓	£200.00	✓	£250.00*
Accident Assistance	✓	Standard Motor Accident Assistance	✓	£3.00 - option to upgrade to Legal Policy
Young Driver Cover	X	NO BENEFIT	NEW!	Full Quote & Buy System
Gadget Cover	X	NO BENEFIT	NEW!	From £49.00*
Hometyre	X	NO BENEFIT	NEW!	Exclusive discount for Members*
Health Cashplans	X	NO BENEFIT	NEW!	Access for all Members*
Private Medical / Life Cover	X	NO BENEFIT	NEW!	Bespoke / Tailored service for all Members*

\* Member benefits are subject to Terms & Conditions



# WHAT HAPPENS WHEN IT GOES WRONG?

**It would be nice to live in a world where nothing goes wrong but unfortunately that is not the case.**

Occasionally the welfare of a Referee comes under severe pressure during games which can lead to further problems and confrontation.

It's at this point that your Referees' Association membership comes into its own providing you with all the necessary support, counselling or rehabilitation needed in order to return to refereeing as soon as practically possible.

This support is provided without restriction or exception – if you are a member you are entitled to the support – simple.

Examples of support we have provided are:

**PHYSICAL ASSAULT** – during and post game

**VERBAL ABUSE** – during and post game

**DAMAGE TO VEHICLES** – post game

*If you are the **victim** of a **verbal** or **physical assault** your membership **ensures** you receive any **support, counselling** or **rehabilitation** needed in order to return to refereeing **without restriction** of age or level.*

# PHYSIOTHERAPY

## WE WANT TO SEE AS MANY MEMBERS REFEREEING AS OFTEN AS POSSIBLE!

In order to achieve that we have extended the Physio offering to include injuries in addition to accidents.

Where you suffer an accident or injury whilst refereeing, travelling to and from a game or whilst on an official Referees' Association event where appropriate you are entitled to a maximum of £45 per session for a total of four sessions.

Although most common injuries will clear with rest over a period of time it is essential you receive the right advice from your usual medical practitioner or our triage team who will be happy to assist you.

Failure to follow this advice both in terms of rest and exercises specific to the injury can delay the healing process or cause additional injuries.

We will only pay for a maximum of £180 in total for any one Insured Person during the Period of Insurance and confirmation from a medical practitioner will be required to access the service of treatment.

We will not pay for any physiotherapy occurring after the Insured Person has either (a) returned to work or (b) being advised by a doctor that "You may be fit for work".

The aim is **simple**, assess the injury, provide advice & **appropriate treatment** and get you back on the pitch as **soon as possible**.





# PERSONAL ACCIDENT SUMMARY OF COVER

POLICY SECTION	COMPENSATION / SUM INSURED
Death	£15,000
Eye(s) or Limb(s)	£15,000
Permanent Disablement	£15,000
Hospitalisation	£25 Per Day- up to 30 days
Temporary Disablement	£200 Per Week
Rehabilitation	Included- see policy wording
Medical Expenses	Included- see policy wording
Eyes / Limbs by Paralysis (illness)	£15,000
Victim Support / Counselling	Included- see policy wording
Funeral Expenses	£500
Loss of Referees Equipment	£350
Loss of Clothing & Personal Effects	£350
Broken Bones	£100
Dental	£250

## Members aged between 14 - 16

Members between the ages of 14- 16 inclusive, benefits are restricted to Death, Capital Sums and Temporary Total Disablement. Furthermore the Sum

Insured for Accidental Death is restricted to £5,000 and the Sum Insured for Temporary Total Disablement is **£100 per week** subject to a certified loss of actual earnings from casual gainful employment.

## Members aged over 75

Members aged 75 or over must confirm to the Association each year that they are of a good state of health with no significant health risks in the way of

completing a medical declaration, proposal form and by paying an enhanced premium of 100%. This will enable cover to be granted.

## Members not in Gainful Employment

Members not in gainful employment at the time of an Accident giving rise to a claim the amount payable for Temporary Total Disablement is restricted to £100 per week.

**The Referees' Association Personal Accident Insurance** has been designed with the **welfare** of its **members** being the sole focus and developed to be **market leading**.

# CLAIMS

## PERSONAL ACCIDENT INJURY

**Basically, as a referee, you are covered for personal accident injury when you are travelling directly to and from a game and during the game itself. You are also covered if injured whilst on official society business. If you sustain an injury during this time you will need to make a claim on the Referees' Association policy.**

It is absolutely imperative that whether you ultimately make a claim or not, you register the injury with the Referees' Association by asking them directly, yourself, for a claim form. The Association will register your claim as soon as you request a form. You should request a form if you feel that you may make a claim. Do not wait for the outcome of tests or visits to your doctor or hospital please obtain a claim form straight away directly from the Association. By doing this your claim will be registered.

After consultation with your medical practitioner or hospital, and after your injury has been diagnosed and certified, send the completed claim form immediately to the Association. The Association will acknowledge your claim and forward this to the insurance broker for processing. Should you have any query with the processing or payment of your claim, or if you want specific information on the policy details, please contact Bill Hudson by email [bhudson@spencerhayesinsurance.co.uk](mailto:bhudson@spencerhayesinsurance.co.uk) or by telephone on 01706 876299.



*"We endeavour to make the process of **making a claim** as **pain free** as possible. We manage claims and make settlement with the view of **getting you back refereeing** as soon as possible."*

## **THEFT OF REFEREES EQUIPMENT CLAIMS**

The policy covers the loss of referees equipment only whilst travelling directly to and from a game and during a game. It is not covered under any other circumstances. You must take all reasonable care to protect your property and to keep it safe at all times. Do not leave kit hanging about in dressing rooms or club houses after a game and lock it in your car (either in a locked boot or locked compartment).

Again, you should obtain a claim form directly from the Association who will log your claim in the office in the event of a claim being made.

Complete the claim form ensuring you give full details of the circumstances of the loss and in the case of theft you **MUST** report this to the police and obtain a Crime Reference Number. Submit your claim to the Association without delay.

## **PLEASE REMEMBER!**

It is only by obtaining a claim form **DIRECTLY** from the Association that your claim will be logged. If you obtain claim forms from any other source your claim will only be logged upon receipt and it is vital that this is within the sixty day period allowed.

**If you are in any doubt about making a claim please do not hesitate to contact Bill Hudson as above and you will be given definitive information.**

## **THEFT OF CLOTHING & PERSONAL EFFECTS CLAIMS**

The policy covers the loss of clothing and personal effects under the operative time of the policy following theft from a locked building or vehicle. In respect of theft from a locked building forceful and / or violent entry / exit must be evidenced. Theft from unattended vehicles is excluded unless items are kept out of sight in a locked boot or locked compartment and evidence that the vehicle has been broken into must be provided. You must take all reasonable care to protect your property and to keep it safe at all times. Do not leave anything hanging about in dressing rooms or club houses after a game and lock it in your car (either in a locked boot or locked compartment).

Again, you should obtain a claim form directly from the Association who will log your claim in the office in the event of a claim being made.

Complete the claim form ensuring you give full details of the circumstances of the loss and in the case of theft you **MUST** report this to the police and obtain a Crime Reference Number. Submit your claim to the Association without delay.



*Health & Wellbeing benefits have been carefully selected to aid members in their **day to day duties** as a Referee and beyond.*

## HEALTH & WELLBEING BENEFITS

### HEALTH CASHPLANS

Health Cashplans help you budget for the cost of visiting the dentist, optician, physiotherapist and a number of other healthcare professionals. Whether it's a check-up, treatment or an emergency, we'll give you cash back, up to annual limits.

As a member you have access to specialists who will guide you through the process and help you decide which plan is best for you at an affordable price with sufficient limits.

### MEDICAL / LIFE COVER

Do you have sufficient Life & Critical Illness Insurance or Private Medical Insurance?

Although it is not something people like to talk about protecting yourself against illness or securing the future for your dependants should you die or become terminally ill is something you have to put in place irrespective of your current state of health or age.

We feel the best way to approach this sensitive issue is talking to an expert who will provide you with a personal service, tailoring the cover to your needs by sourcing quotations from the whole of the market ensuring you receive the most suitable and affordable cover available.

# MEMBER BENEFITS

A range of benefits have been developed to provide all full members of The Referees' Association with protection in a variety of eventualities should you encounter problems whilst refereeing or during your day to day activities. Below is a snapshot of the benefits:



## Personal Accident Insurance

- Temporary Disablement
- Capital Benefits
- Rehabilitation
- Victim Support
- Medical Expenses
- Dental

## Equipment Insurance

- Loss of Referees Equipment
- Loss of Spectacles / Contact Lenses.

## Clothing & Personal Effects

- Loss of Clothing & Personal Effects.

## Society Public Liability Insurance

- Cover for guest speakers, invited visitors or damage to third party property should a society or member be negligent.

## DriveAssist

- Motor Legal Assistance If you or a member of your family is involved in a Road Traffic Accident.

## Constant Legal Helpline

- Initial Legal Advice for any nature of enquiry in your everyday life that may require help from a solicitor.

All of the above **benefits** are provided to **all members** however some are subject to terms and conditions as outlined in the **policy / product literature** recently distributed. For further copies contact Paul Bentley at Spencer Hayes Insurance **[pbentley@spencerhayesinsurance.co.uk](mailto:pbentley@spencerhayesinsurance.co.uk)**.

At **Spencer Hayes Insurance** we are committed to **providing the best** level of service and benefits to all members so ask if you have any questions, **queries or suggestions** that may enhance the range of benefits. Contact Paul Bentley on **0161 711 0304** or Bill Hudson on **01706 876299** - please **to access any of the products** or make a claim.

# LIFESTYLE BENEFITS

This section could be titled 'just ask' as we are here to serve the members and are happy to help provide any form of protection you feel you need.

However we have looking at some areas that may be of use specifically for members.

## GADGET COVER

Nearly everyone now uses a **mobile phone, tablet or mobile device**. What a lot of people don't realise is that gadget type items are **not always insured** as part of a **home insurance** policy or it may be you don't have the need for home insurance.

**Gadget cover** enables you to **insure** one or a number of mobile devices individually at a relatively **small cost**. From speaking to members we felt this could be useful as a **number told us** they received fixtures using such devices or communicated with societies or other referees **using mobile devices**.

**Individually** selected benefits to **help members** in their day to day lives in addition to their **refereeing duties**.

## ADDITIONAL SERVICES

Again '**just ask**' we can provide lots of different types of cover, motor & home insurance, breakdown insurance... **the list is endless**.



## HOMETYRE

It does what it says on the tin – **the last thing you want** when setting off to a game or whilst **travelling** to and from and game / event is either a **puncture** or tyre that is illegal.

**Members receive a discount** on tyres purchased using the hometyre website using code **RADC16** at the checkout.

The big selling point is **hometyre will fit** the tyres in a **location to suit you** – you do not need to travel to a garage.



**THE  
REFEREES'  
ASSOCIATION**



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**WEBSITE:** [www.the-ra.org](http://www.the-ra.org)

**TWITTER:** @RefsAssociation

**FACEBOOK:** /RefereesAssociation

## MEMBER HELPLINE & EMAIL

We are here to serve and we take great pride in doing so. If you need to speak to someone with regards to anything in this brochure then please don't hesitate to get in touch with us.

**0800 2545404**

**[membersupport@spencerhayesinsurance.co.uk](mailto:membersupport@spencerhayesinsurance.co.uk)**

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