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MALTA FOOTBALL PLAYERS ASSOCIATION

Health Insurance Scheme

Scheme administered by:



MEDITERRANEAN
INSURANCE
BROKERS



LAFERLA

INSURANCE AGENCY LIMITED

Agents for:

MAPFRE | MIDDLESEA

Table of Benefits

This policy is designed to provide benefit for investigations and treatment of **football-career threatening injuries** which arise after the date of joining the policy, **during team practice sessions, scheduled games and tournaments organised by the Malta Football Association.**

Although the applicable Area of Cover is Malta, we will pay for treatment in hospitals/clinics worldwide up to the fair and reasonable costs applicable for treatment in Malta. Direct Settlement will not apply for overseas treatment. Please refer to the Policy for further benefit details and terms and conditions of cover. The Policy may be viewed online at www.laferla.com.mt. **Under this scheme, the Exclusion in the Policy relating to 'Injuries arising from taking part in sporting activities' will be waived.**

It is highly recommended that any **In-Patient or Day-Case treatment is done at St. James Hospital** who are the preferred providers for this scheme.

Important Note: We will not pay for the first €25 of each Out-Patient claim and the first €200 for each In-Patient Claim. For the purpose of this Excess notice, a "claim" will refer to a full course of treatment for one injury. In case of In-Patient claims, You may be requested by the hospital to settle €200 immediately, with the remainder being billed to Laferla for direct settlement (up to the applicable limits).

Benefits	Limits per Policy Year (unless otherwise stated)
Area of Cover: Malta Overall Maximum Benefit Limit: €120,000	
In-Patient and Day-Case Treatment	
1. Accommodation and Ancillary charges; Operating theatre charges, drugs, dressings and surgical appliances including prosthesis; Surgeon's and Anaesthetist's charges	Full Refund of fair and reasonable charges up to €5,000 per treatment
2. Accommodation for one adult relative accompanying member for overseas treatment	Up to €70 per night for up to 3 nights per treatment
3. Physician fees for consultations whilst admitted as In-Patient	Full Refund of fair and reasonable charges
4. Diagnostic tests and physiotherapy whilst admitted as In-Patient or Day-Case	Full Refund of fair and reasonable charges
5. Road ambulance charges	Full Refund of fair and reasonable charges
6. CT & MRI Scans whilst admitted as In-Patient or Day-Case	Up to €750 per year
Out-Patient Treatment	
7. Specialist (including Sports Medical Specialist) consultations and diagnostic tests	Up to €400 per year
8. CT & MRI Scans upon referral from a Specialist or Sports Medical Specialist	Up to €300 per scan
9. Home Nursing following In-Patient treatment	Up to €50 per day, up to 14 days per treatment

Laferla Insurance Agency Ltd is enrolled under the Insurance Intermediaries Act, 2006 to act as an Insurance Agent for Mapfre Middlesea plc (MMS). MMS is authorised by the Malta Financial Services Authority (MFSA) under the Insurance Business Act 1998. Both entities are regulated by the MFSA.