

BASIS OF COVER

This Health Insurance 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 Club Football Activities including official training, club-organised friendly matches and matches organised by the Malta Football Association and/or UEFA**. The overall maximum benefit limit per person is €30,000 per annum, and the limit per Treatment is €7,500.

AREA OF COVER

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.

UNDERLYING POLICY

The underlying insurance policy is the standard Laferla Healthplans Policy, which is referenced on the Schedule of Insurance. 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.

POLICY EXCESS

This policy includes an Excess of 10% on In-Patient & Day-Case Treatment, and 20% on Out-Patient Treatment. This means that we will reimburse up to 90% and 80% respectively of the fair & reasonable costs of Treatment. The schedule of reasonable fees may be found on our website at <https://www.laferla.com.mt/claims/health-insurance-reasonable-fees>.

Table of Benefits	Benefit Limit
In-Patient and Day-Case Treatment - Cover up to €7,500 per Treatment	
1. Accommodation and Ancillary charges; Operating theatre charges, drugs, dressings and surgical appliances including prosthesis; Surgeon's and Anaesthetist's charges	90% Refund of fair and reasonable charges
2. Physician fees for consultations whilst admitted as In-Patient	90% Refund of fair and reasonable charges
3. Diagnostic tests and physiotherapy whilst admitted as In-Patient or Day-Case	90% Refund of fair and reasonable charges
4. Road ambulance charges	90% Refund of fair and reasonable charges
5. CT & MRI Scans whilst admitted as In-Patient or Day-Case	90% of cost of Scan, up to €750 per scan
Out-Patient Treatment	
6. Specialist (including Sports Medical Specialist) consultations and diagnostic tests	80% of cost of Treatment, up to €400 per year
7. CT & MRI Scans upon referral from a Specialist or Sports Medical Specialist	80% of cost of Scan, up to €750 per scan
8. Home Nursing following In-Patient treatment	Up to €50 per day, up to 14 days per treatment

BASIS OF COVER

This Personal Accident Insurance Policy is designed to provide a Cash Benefit for Death or Disablement following accidental death or injury which arise after the date of joining the policy, **during Club Football Activities including official training, club-organised friendly matches and matches organised by the Malta Football Association and/or UEFA.**

The cash benefit for Accidental Death or Disablement is €50,000 per player, and the aggregate limit per Club is €250,000 per annum.

There is no benefit for Medical Expenses under the Personal Accident Insurance Cover. Such expenses are only covered under the Health Insurance Cover.

Disablement shall be defined as:

- (a) Total Loss by Permanent Loss of sight in one or both eyes; or
- (b) Total Loss by Physical Severance or Total and Permanent loss of use of one or more limbs; or
- (c) Total and Permanent Disablement from engaging in or attending to business of any kind.

The limit applicable for (a), (b) and (c) above is limited to the benefit stated on the Schedule or a percentage thereof as per the Permanent Disability Scale.

AREA OF COVER

The area of cover is Worldwide.

UNDERLYING POLICY

The underlying insurance policy is the standard Mapfre Middlesea p.l.c. Personal Accident Policy, which is referenced on the Schedule of Insurance. Please refer to the Policy for further benefit details and terms and conditions of cover.