



# Personal Income Replacement for Professional and Semi-Professional Football Players



## Are you invincible?

You play a sport where injuries happen. Illness can also strike at any time. It might never happen to you but what if it did? What would happen if your club stopped paying your income because of that injury or illness?

## The solution

To be playing football professionally, or semi-professionally, means that you play football for a recognised UK football club and are remunerated for doing so.

We can offer you our Personal Income Replacement for Professional and Semi-Professional Football Players – a fixed monthly cost based on the age you are when you take out the plan, you just need to choose how much cover you need and how quickly you want it to start paying you after a claim. You receive the claim benefit for up to 12 months.

The Plan terms reflect the extra risk that comes with playing football – see overleaf.

Example cost quotation	Age At Entry	Deferred 8 weeks
Maximum cover level of £3,250 per month with a deferred, or waiting, period of 8 weeks. Other options are available on request.	20	£91.17 per month
	25	£105.33 per month
	30	£125.76 per month
	35	£234.50 per month

The rates shown above are fixed by the age you are when you take out the plan.

Full details of our plans can be found in our Policy Summary and Guide to Personal Income Replacement for Professional and Semi-Professional Football Players, which is available on our website [www.wiltshirefriendly.com](http://www.wiltshirefriendly.com).

To find out more please contact the Society by email at [football@wiltshirefriendly.com](mailto:football@wiltshirefriendly.com) or phone 01225 752120.

# Summary of Terms for Professional and Semi-Professional Football Players

When setting up your plan and to acknowledge the extra risk that comes with playing football professionally or semi-professionally, the Society specifies a Summary of Terms as set out below.

As with any plan, cover to be provided is subject to underwriting and our formal offer to insure you.

1. Your age at entry must be not less than 18 and not greater than 35.
2. The maximum total gross income that may be insured is £60,000 per annum and the maximum benefit that may be covered is 65% of your gross income = £39,000 per annum or £3,250 per month.
3. You can select the deferred, or waiting, period to link with when your club sick pay ends. Options include 8, 13, 26, 39 or 52 weeks deferred.
4. Claim benefit paid will be limited to a maximum duration of 12 months for each valid claim.
5. Your plan will provide cover until the end of the month in which you attain age 42, when it will close.

Valid claims which arose and were submitted before you attain the age of 42, will be paid after the deferred period has been satisfied and until the expiry of 12 months or, if earlier, until the other criteria for claim cessation occur.



Are you Invincible?

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Incorporated under the Friendly Societies Act 1992 Register No. 746F  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority