WILTSHIRE FRIENDLY

Income Replacement Cover for Professional Football Players

Are you invincible?

Injuries happen. Illness can strike at any time. It might never happen to you but what if it did, how would you cope financially? Surely, it's better to expect the unexpected.

Ask yourself *"Who will pay my bills if I'm off work, due to illness or injury, and my income stops?"*

So if you decide you are not invincible, and would like to do something about it, Wiltshire Friendly has a potential solution that will help safeguard your financial security.

The solution

To be playing football professionally means that you play football for a recognised professional football club and are remunerated for doing so.

We can offer you our standard individual plan, Sickness Income Plus with personal terms to reflect the extra risk that comes with playing professional football. This means you can insure the income you earn from playing professional football - subject to the personal terms referred to overleaf.

The plan is also designed to provide you with a cash sum when you reach the plan retirement age. Please note - the value of any cash sum cannot be guaranteed because it depends on the Society's performance each year.

Example cost quotation for individual Professional cover for Football Players	**Age Range (attained)**	**Deferred 13 weeks**
Contributions per month, for £100 per month cover by deferred period – assumes plan retirement age on or before State Pension Age and a non-smoker. Contribution waiver after 4 weeks of claim. Other options are available on request.	30 & below	**£3.26**
	31 to 35	**£5.01**
	36 to 41	**£8.26**
	Standard rate at age 42	**£4.47**

- If you are a smoker you should add 25% to the contributions set out above.
- From the age of 42 or if earlier, when you retire from professional football, your contributions will be based on our standard rate tables published from time to time; subject to any additional terms that may have been included within our initial offer of cover.
- The rates shown above are variable in accordance with the plan terms and conditions. All rates, including standard rates when applicable, will increase in line with your age.

Full details of our plans can be found in our Policy Summary of Sickness Income Plus – Income Replacement Plans for Individuals, which is available on our website www.wiltshirefriendly.com.

To find out more please contact the Society by email at **info@wiltshirefriendly.com** or phone **01225 752120**.

Summary of personal terms for Professional Football Players

When setting up your plan and to acknowledge the extra risk that comes with playing football professionally, the Society will add specific personal terms to insure any football related injury ("football cover") 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 32; we can consider providing football cover, if you are above the age of 32, although this may be subject to additional terms.

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% gross income.

3. Contributions (similar to premiums) will be subject to a "football loading" until the date on which you attain the age of 42 or until the date of your retirement from playing professional football, if that is earlier.

4. Football cover will cease at the earlier of the dates set out in 3 above at which time the "football loading" and cover for football income will also cease.

5. A minimum deferred period of 13 weeks will apply. The deferred period selected by you will apply to all non-football related claims.

6. Regular benefit paid in respect of football related incapacity only will be limited to a maximum duration of 12 months for each valid claim - normal claim duration will apply to all other causes of incapacity.

7. Your plan is written to State Pension Age, but specific cover for football related incapacity will cease immediately you attain the age of 42 or, on retirement from playing if earlier.

   Valid claims already submitted at that time, for incapacity arising from playing football which arose before you attain the age of 42, will continue to be paid until the expiry of 12 months or, if earlier, until the other criteria for claim cessation occur.

   In any event and irrespective of the cause of claim, if you have chosen to include football income within your cover, benefit payable in this respect only will cease when you attain the age of 42.

8. From the age of 42 or from the date you retire from playing professional football if earlier, cover for any incapacity arising as a consequence of playing professional football will cease.

9. Thereafter, at the time your football cover ceases as set out in 7 above, cover will not be provided for any future incapacity arising from playing non-recreational football.

It is important to remember that the football specific terms set out above will not apply to any illness or injury which is non-football related – in all such cases your plan will operate in accordance with normal plan terms and conditions and our offer of cover.

V1.1 July 2021