

LEEDS & DISTRICT FOOTBALL ASSOCIATION

ACCIDENT FUND RULES (updated 2016)

MANAGEMENT

1. The organisation and control of this Accident Fund is entirely under the jurisdiction of the **LEEDS & DISTRICT FOOTBALL ASSOCIATION**, and clubs or individuals are only allowed to participate on the understanding that they will adhere strictly to the regulations and instructions set out here. The Association shall have power to deal with any matter concerning the Fund not provided for in these rules.

It is mandatory according to the rules of the FA to have player accident cover for all authorised Clubs, Leagues and Cup competitions in the West Riding County FA.

MEMBERSHIP

2. Applications for membership will only be considered from amateur Clubs who affiliate to the West Riding County Football Association, and such other Clubs, Leagues, and WRCFA authorised friendly matches that the Committee may approve.

PREMIUMS

3. Clubs may cover their players for the season at one of the following rates:

A £120.00 per team C £200.00 per team
B £160.00 per team D £240.00 per team E £280.00 per team

Premiums may be paid in one sum or in two equal sums, the first on admission and the second not later than 1st November, or they may take cover per match at rates A.B.C.D.E:

A £6.00 per team C £10.00 per team
B £8.00 per team D £12.00 per team E £14.00 per team

Floodlit 3G League Clubs/teams can apply for special rates for playing on the all-weather pitch.

4. Clubs wishing to have cover for a specific match or a sanctioned competition should inquire as to the appropriate premium rate. If the envelope containing the premium does not bear a postmark before the time of kick-off fixed for a specific match or competition, the cover will not be effective. Premiums should be posted early in the week. A stamped addressed envelope must be enclosed for return of receipt and rules, email accepted, and BACS
5. Where a specific match or competition for which a premium has been paid, is not started, the premium will be carried forward to another date, provided the Club forwards to the Secretary of the Fund, within three days, proof of the cancellation of the said match, signed by a responsible person or the Competition Secretary.
6. An Administration Charge of £20.00 will be levied on any Club at fault for any 're-presented' or 'refer to drawer' cheque.
7. Training or practice matches between teams of the same Club, and matches in workshops, or similar competitions shall not be covered by this Fund. Certain approved WRCFA Ltd sanctioned competitions are however eligible for Accident Fund cover.

BENEFITS PAID

8. Members who, through accidental injury sustained during the progress of a recognised affiliated match, are rendered unfit to follow or to seek employment for at least one complete week, shall be entitled to receive benefit for a maximum of 52 weeks for rates A.B.C.D.E:

A £42.00 per week C £70.00 per week
B £56.00 per week D £84.00 per week E £100.00 per week

Players, who are not eligible to play, i.e. not registered or playing under County F.A. suspension, will not be able to claim benefit under the Accident Fund.

For the purpose of interpretation of this rule the progress of a match excludes the interval at half-time. No claim will be admitted in respect of accidents sustained during such interval or before the kick-off or after the conclusion of the match.

No player shall receive benefit for a day on which he plays football and the act of playing shall automatically terminate the claim. This means that a player who is injured in a Saturday match, and plays on the following Saturday, is not entitled to any benefit as he has not been incapacitated for a full week.

Emergency Dental Cover of up to **£250.00** will be paid to any player who as a direct result of an injury requires emergency dental treatment, provided the accident has been reported within the time prescribed by and otherwise in accordance with Rule 11.

Death: A sum of **£15,000** will be paid to the next of kin of any player who dies as a direct result of any injury sustained in a match covered by this Fund, provided the accident has been reported within the time prescribed by and otherwise in accordance with Rule 11 and the death occurs within one calendar month of the date on which the accident took place.

Loss of Limb or Eye: A sum of **£10,000** will be paid to any player who, as a direct result of any injury sustained in a match covered by this Fund, suffers the total and permanent loss of one or two limb/s or eye/s, provided the accident has been reported within the time prescribed by and otherwise in accordance with Rule 11.

9. Benefits will be paid to players through the Secretary of the Club and no second or subsequent payment will be made unless the receipt for the previous payment has been sent to the Secretary of the Fund. On the termination of a claim the final receipt must be sent to the Secretary. Failure to do so will disqualify any further claim by the same Club.
10. Participation in the benefits of this Accident Fund does not disqualify a claim by the injured player whilst receiving National Health Insurance Benefits, or unemployed benefits, or in the case of a repeat injury (subject to rule 13).

CLAIMS

11. All claims shall reach the Secretary of the Fund within seven days of the accident and shall be made on the Fund's official form signed by a responsible person and by a certificate signed by a qualified Medical Practitioner, and clearly stating the nature of the injury and that the player is incapacitated from following or seeking employment. A Social Security Claim Form or self-certificated forms must be signed by the agency or employer to be admissible and valid in place of a medical certificate in support of a claim made to this Fund.

No claim will be entertained where this or any other rule has been transgressed in any way.

12. A second medical certificate must be forwarded when the player has been incapacitated for the length covered by the first immediate certificate, and no benefit is payable until this second certificate is received.

Further certificates must be produced during the course of the claim and a (final) signing off certificate must be produced when the claim is completed.

13. No player who has received benefit from the Fund shall be entitled to participate in the Fund again until 14 days have elapsed from the completion of his previous claim.
14. The Committee of the player's Club shall be held responsible for the genuineness of any claim, and where fraud is discovered, the Association shall have power to deal with the matter by taking legal action, or in any other way.

Note

It is a breach of F.A. Rules for an amateur to receive the proceeds of any benefit match subscription or collection without the prior consent of his/her parent County Football Association. Such consent is not necessary for benefits paid from this Accident Fund.

Accident Fund Secretary

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