

As you are aware, MSA has managed to persuade the insurance underwriters to also provide a reduced cover – at a much reduced premium – for **CLUB** Licence holders who cannot afford to take out the normal cover, to at least have some cover, but at a reduced fee.

This insurance will be applicable to **CLUB** Licence holders **ONLY** – irrespective of the category in which they compete. Details of the premium and the cover which will be provided, are listed below:

Medical Expenses:	R50,000.00 cover – the R1,000.00 excess will still apply
Death Benefit	R25,000.00
Disability Cover:	R25,000.00
Premium payable	R210.00.00

Because of the high cost of medical expenses/hospital fees, the R50,000.00 cover will not cover expenses related to serious injuries and as such, Club Licence holders must be urged to take out the standard cover and **ONLY** those **CLUB** Licence holders who do not wish to take out the normal cover or who cannot afford to pay the high premiums for their category of the sport, must then be offered this cover.

1. Kindly request all Sport Coordinators to send a circular letter to the individuals/clubs listed below as a matter of extreme urgency, advising them of this cover, and confirming with you as soon as they have done so:

- All Commission and Panel members;
- All Regional Committee Members
- All relevant Clubs, Associations, Promoters and Organisers for the categories and regions for which each Sport Coordinator is responsible.
- All Hon. Secretaries and Hon. Minute Scribes.

2. Please also arrange for the circular letter to be sent to Riaaz to enable him to post this information on the MSA website.

3. Once you receive confirmation from the Sport Coordinators that they have actioned your request, please confirm with me as well.

Thanks and kindest regards

Beulah Schoeman