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PRESS RELEASE

AS WE LEARN THAT MICHAEL OWEN BECOMES THE LATEST SPORTING CASUALTY – COULD YOU, AS AN AMATEUR SPORTSPERSON AFFORD TO TAKE TIME OFF WORK WITH A SPORTING INJURY?

Yes it has happened again. Yet another celebrity footballer has been temporarily sidelined from the game by what appears to be an increasingly common injury - the breaking of a metatarsal bone in the foot. Michael Owen joins a raft of fellow England players who have suffered from a similar injury including team mates David Beckham, Steven Gerrard, Wayne Rooney, Gary Neville and Ashley Cole.

This type of injury is not exclusive to professional footballers - how would you cope financially if you had to take time off work with a sporting injury?

In most cases, an injured professional footballer would contractually be given financial support from his club in providing him with an ongoing wage and access to the very best medical facilities to aid recovery. For an amateur sportsperson, support from their employer may not be as forthcoming.

The cost of prompt medical treatment and the potential loss of earnings is a serious consideration for the amateur sportsperson when taking to the field of play. It is important to consider the financial implications of a sporting injury and how you would pay for any additional costs incurred during recovery in addition to meeting those everyday domestic expenses.

Cardif Pinnacle* underwrites a range of Sports Accident insurance products that provide amateur sportspersons with financial support for timely medical treatment and optional cover for loss of earnings should you be unable to work because of injury.

Cardif Pinnacle offers four levels of sports accident cover: Junior, Standard, Plus and Extra, and premiums start at £4.95 per month**. Benefits under Standard Sports Accident insurance cover include payments towards physiotherapy, broken bones, dental costs and hospitalisation. The Plus and Extra Sports Accident products also include benefits of up to £500 per month for loss of earnings.

Full terms and conditions of Cardif Pinnacle's Sports Accident products can be found - and cover purchased - via www.sportsaccidentpr.co.uk a web-enabled application process that's speedy, simple and secure. Alternatively, call Cardif Pinnacle on 0845 123 1070 - lines are open Monday to Thursday from 8.00am to 9.00pm, and Friday to Saturday from 8.00am to 8.00pm.

* Cardif Pinnacle is a trading style of Pinnacle Insurance plc

** Junior and Standard cover only. Policy terms and conditions will apply

About Cardif Pinnacle (www.cardifpinnacle.com). Formed in 1971 as Pinnacle Insurance plc, Cardif Pinnacle, as it is now known, forms part of global banking group, BNP Paribas. The trading style, Cardif Pinnacle, incorporates the name of Pinnacle's longstanding parent company, Cardif SA. Cardif Pinnacle continues to be one of the UK's leading providers of creditor, warranty and special risks insurance which has in more recent years diversified into a range of other protection-based products including Medical Cash Plans, Sports Injury, Pet Healthcare, Accidental Death, Personal Accident, and Income Replacement cover. The Cardif Pinnacle Group has also established itself as a broad based supplier of financial services and investment products. It provides competitive, tax efficient, investment products both through Independent Financial Advisors (IFAs) and direct to the public. Sister company, Financial Telemarketing Services Ltd, provides telemarketing and outsourcing to leading Banks, Building Societies and Finance Houses. Parental links with BNP Paribas have helped Cardif Pinnacle to develop business outside the UK in Ireland, Sweden, and the Republic of South Africa.

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