

Group Personal Accident Insurance

Personal Accident

Certificate No. **VGA 11060**

Assured **UK Athletics Limited and any member club or club affiliated to UK Athletics**

Period of Insurance from 1st November 2015 to 31st October 2016 inclusive
(and/or for such further period(s) as may be mutually agreed between the Insurers and the Assured)

Date Certificate prepared 17th October 2015

Deposit Premium **£Nil** Payable on Monthly declarations of clubs who have paid the appropriate premium including 9.5% IPT as per the attached rating structure.

COVER A – Benefits 1-7 only		COVER B – Benefits 1-9	
Annual Premium per Club		Annual Premium per Club	
Clubs with members 1 – 50	£51.65	Clubs with members 1 – 50	£140.49
Clubs with members 51 - 100	£76.44	Clubs with members 51 - 100	£239.66
Clubs with members 101 - 150	£101.24	Clubs with members 101 - 150	£297.51
Clubs with members 151 - 200	£123.96	Clubs with members 151 - 200	£371.89
Clubs with members 201 plus	£148.75	Clubs with members 201 plus	£450.40

This Certificate is a legal contract. It needs to be examined thoroughly to ensure it meets with your requirements. If it does not meet your requirements you need to contact your insurance advisor without undue delay. Any facts which VELA Underwriting has taken into account in the assessment or acceptance of this insurance, and any subsequent changes to those facts, need to be declared. Failure to do so may invalidate the Certificate or result in certain covers not operating fully. If there are any doubts as to whether a fact is material or not, the insurance advisor needs to be contacted without undue delay.

Authorisation Clause

This is to Certify that in accordance with the authorisation granted under Contract No. PA04280731 to VELA Underwriting by Royal & Sun Alliance Insurance plc (no.93792) Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex. RH12 1XL. (herein called the Insurer), Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Insurer will provide the insurance described in this Certificate subject to the terms and conditions for the Period of Insurance shown and any subsequent period for which the Assured &/or Insured Person shall pay and the Insurer shall agree to accept the premium.

In Witness Whereof this Certificate has been signed on:

Date: 18 November 2015

By:.....



Vela Underwriting is a division of Oval Insurance Broking Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: 9 South Parade, Wakefield, WF1 1LR. Registered in England No: 01195184

Group Personal Accident Insurance

Insuring Clause

The Insurers agree to pay in accordance with the Schedule of Benefits if during the Period of Insurance the Insured Person sustains Accidental Bodily Injury as defined herein, subject always to the terms, conditions, provisions, limitations and exclusions hereof.

Schedule of Benefits

This Certificate insures only those Items that have an amount entered against them.

- 1. Death }
- 2. Loss of one limb }
- 3. Total and irrecoverable loss of sight of one eye } as per Schedule of
- 4. Loss of two limbs } Benefits attached
- 5. Total and irrecoverable loss of sight of both eyes }
- 6. Loss of one limb and Total and irrecoverable loss of sight of one eye }
- 7. Permanent Total Disablement }
- 8. Temporary Total Disablement } as per Schedule of
- 9. Temporary Partial Disablement } benefits attached

Compensation in respect of Items 8 or 9 shall be payable for such period or periods during which the Insured Person shall be disabled up to but not beyond 104 weeks from the date on which he first becomes disabled.

Maximum Benefit any one Person (items 1-7)	£250,000 *
* Limit in respect of persons aged 76 – 80	£100,000
Maximum Benefit any one Person (items 8)	£1,000 per week
Maximum Benefit any one Person (item 9) – if applicable	£500 per week

Medical Expenses, in excess of any other valid or collectable insurance, incurred in respect of Items 1 to 9 within the above time limits specified for such Items will in addition be paid, up to but not exceeding 20% of the total amount of the claim admitted under those Items. **Up to Maximum £15,000**

Group Personal Accident Insurance

Insured Persons & Operative Time

Insured Persons

All members of the Clubs who have joined the scheme.

Operative Time

- (A) Travelling to and from, and participating in athletics at any meeting organised by or recognised by UK Athletics Ltd, including travelling directly to and from meetings.
- (B) Travelling to and from, and participating in any training session organised by the Group Policyholder and / or UK Athletics Ltd, including travelling directly to and from training sessions.

Age limits are subject to a minimum 5 years to 80 years but reduced to 70 years for any athlete in competition.

Group Personal Accident Insurance

General Conditions & Endorsements

Schedule of Benefits and Sums Insured

	18 years of age or over	Under 18 years of age
Item 1 Accidental Death	£25,000	£2,500
Item 2 Loss of One Limb	£25,000	£2,500
Item 3 Total and irrecoverable loss of sight of one Eye	£25,000	£2,500
Item 4 Loss of two Limbs	£25,000	£2,500
Item 5 Total and irrecoverable loss of sight of both Eyes	£25,000	£2,500
Item 6 Loss of one Limb and Total and irrecoverable of Sight of one eye	£25,000	£2,500
Item 7 Permanent Total Disablement	£25,000	£2,500
Item 8 Temporary Total Disablement	£250 per week or 100% Of the Insured Persons Net Weekly Wage Whichever Is the lesser	
Item 9 Temporary Partial Disablement	£100 per week or 40% Of the Insured Persons Net Weekly Wage Whichever Is the lesser	

Cover for Items 8 and 9 are restricted to up to £50 per week out of pocket expenses only for Insured Persons aged under 16 years of age or Insured Persons who are not in gainful employment.

It is hereby noted and agreed that Benefits 2-6 of the Schedule of Benefits are extended to include:

Loss of Hearing	a) in both Ears	£10,000	£1,000
	b) In one Ear	£2,500	£250
Loss of, or Permanent Total Loss of use of:	a) One Thumb	£5,000	£500
	b) Any Finger	£2,500	£250
	c) One Big Toe	£2,500	£250
	d) Any other Toe	£750	£75
Permanent Total Loss of use of:	a) Shoulder or Elbow	£6,250	£625
	b) Wrist	£5,000	£500
	c) Hip, Knee or ankle	£5,000	£500

It is further noted and agreed that for any other Permanent disability not listed above, the benefit amount shall be calculated by assessing the degree of disability relative to the above scale without reference to the Insured Person's occupation.

LOSS OF SPEECH – shall mean total loss of speech which lasts twelve months and at the end of that period is beyond hope of improvement.

LOSS OF HEARING – shall mean total loss of hearing in one or both ears which lasts twelve months and at the end of that period is beyond hope of improvement.

PERMANENT TOTAL LOSS – shall mean which lasts twelve months and at the end of that period is beyond hope of improvement.

IT IS HEREBY NOTED AND AGREED THAT

the definition of Benefit 7 – Permanent Total Disablement – is deemed to be amended to read 'Disablement which prevents the Insured Person from engaging in any and every occupation' and not as previously stated

Benefit 8 – Temporary Total Disablement shall mean temporary disablement resulting from an accident which prevents an Insured Person from engaging in any occupation.

Benefit 9 – Temporary Partial Disablement shall mean temporary disablement resulting from an accident which prevents an Insured Person from engaging in a substantial part of any occupation.

Cover here excludes all claims arising from or attributable to Repetitive Stress or Strain Injury or Syndrome or any gradually operating cause.

Group Personal Accident Insurance

Special Extensions applying to this Insurance

Coma Benefit

If during the Operative Time the Insured Person sustains bodily Injury which results in the continuous unconscious state of the Insured Person, there is a payment of £350 for each full week of continuous unconsciousness, up to a maximum of 104 weeks.

Dependents Benefit

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Death for which Benefit 1 is paid the benefit is increased by 2% per dependent child up to the age of 18 years or up to the age of 23 years if in full time education.

Hospitalisation Benefit

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of the Insured Person being admitted to hospital on the recommendation of a Medical Practitioner the Insurers will pay £350 per full week up to a maximum of 104 weeks any one Insured Person while they are a hospital in-patient

Retraining Expenses Benefit

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of the Insured Person suffering Permanent Total Disablement from the Insured Person's usual occupation in the Business for which the benefit is paid the Insurers will pay reasonable expenses incurred with the Insurers prior written consent in retraining the Insured Person for an alternative occupation with the Insured up to a maximum of £15,000

Funeral Expenses Benefit

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Death the Insurers will pay the necessary costs incurred with the Insurers prior written consent for funeral expenses up to a maximum of £5,000 any one Insured Person subject to this not being included in any claim under the Medical and Emergency Travel Expenses Insurance Section

Bereavement Counselling

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within 2 years is the sole and independent cause of Death for which Benefit 1 is paid the Insurers will pay necessary expenses with the Insurers prior written consent for either telephone counselling or face to face counselling or cognitive behavioural therapy from FirstAssist as deemed appropriate by the Insurers to the Insured Person's Spouse or Child up to £250 per week up to a maximum £5,000 any one Insured Person

Counselling

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within 2 years is the sole and independent cause of Disablement for which Benefit 2 or 7 is paid the Insurers will pay necessary expenses with the Insurers prior written consent for either telephone counselling or face to face counselling or cognitive behavioural therapy from FirstAssist as deemed appropriate by the Insurers to the Insured Person up to £250 per week up to a maximum £5,000 any one Insured Person

Disability Assistance

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within 2 years is the sole and independent cause of Disablement for which Benefit 2 or 7 is claimed the Insurers will pay necessary expenses incurred with the Insurers prior written consent to make alterations to the Insured Person's home car or usual place of work as a direct and necessary result of the Disablement suffered up to a maximum of £25,000

Relocation Expenses

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within 2 years is the sole and independent cause of Disablement for which Benefit 2 or 7 is paid the Insurers will pay necessary expenses incurred with the Insurers prior written consent for stamp duty payments solicitors' and estate agents' fees and removal costs necessitated as a direct and necessary result of the Insured Person having to relocate as a direct result of the Disablement suffered up to a maximum of £25,000

Recruitment Costs following Suicide

If during the Operative Time the Insured Person commits suicide and Exclusion 1 of the Certificate is applied the Insurers will pay the necessary expenses incurred in engaging a replacement Director or Employee up to a maximum of £10,000 any one Insured Person.

Visitors / Corporate Event Benefit

To pay up to £25,000 per person in respect of items 1 – 7 of the Schedule of Benefits in the event of a Visitor or Guest of the assured sustaining Accidental Bodily Injury whilst legally on any of the assureds' premises or while participating in any Corporate Event organised by the Assured.

Group Personal Accident Insurance

Definitions

“Bodily Injury” means identifiable physical injury which

- (a) is caused by an Accident, and
- (b) solely and independently of any other cause except illness directly resulting from, or medical or surgical treatment rendered necessary by, such bodily injury, results in the Insured Person’s death or disablement as provided for under this Insurance within twenty-four calendar months of the date of such accident.

Bodily Injury shall also include exposure resulting from a mishap to a conveyance in which the Insured Person is travelling; the date of such mishap shall be deemed to be the date of the accident causing such bodily injury.

“Annual Salary” means the total annual remuneration as declared and upon which the premium is based excluding payments for overtime commission or bonus (unless otherwise agreed in writing) payable by the Assured to the Insured Person at the date bodily injury following an Accident is sustained.

“Accident” means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and location during the Period of Insurance.

“Loss of a limb” means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

“Permanent Total Disablement” means disablement which entirely prevents the Insured Person from engaging in their usual occupation and which lasts for twelve consecutive calendar months and at the end of that time is beyond prospect of improvement.

“Temporary Total Disablement” means disablement which entirely prevents the Insured Person from engaging in their usual occupation

“Temporary Partial Disablement” means disablement which prevents the Insured Person from attending to a substantial part of their usual occupation.

“Paraplegia” means Permanent Disabling Injury which results in complete and total loss of use of two legs bladder and rectum.

“Quadriplegia” means Permanent Disabling Injury which results in complete and total of use of all four limbs, bladder and rectum.

“Corporate Event”

Any event arranged by the Assured with the primary function of entertaining Guests of the Assured in a business capacity.

“Visitor”

Any person who is legally on any of the Assureds’ premises

“Guest”

Any person who the Assured consents to be covered by this Certificate whilst on a Corporate Event.

“War”

War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

“Maximum Incident Limit”

The maximum amount the Insurers will pay under this Certificate and any other Certificate of Personal Accident Insurance issued by the Insurers in the Insured’s name in respect of all losses and in respect of all Insured Persons arising out of one and the same Incident

The duration and radius of any one Incident shall be limited to

A 72 consecutive hours

B 100 miles

No loss which occurs outside this distance or period shall be included in that Incident

Insured Persons and Age Limits

Each Insured Person shall be deemed a separate Insurance.

For female Insured Persons the words he, him and his appearing in the wording of this Insurance shall be deemed replaced by she and her.

Except where the Insurers’ specific prior agreement has been obtained, no cover shall attach hereunder in respect of any person aged 81 years or more at the commencement date of the Period of Insurance.

Exclusions

The Insurers shall not be liable for death or disablement directly or indirectly resulting from:-

1. the Insured Person’s suicide, attempted suicide, intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person’s own criminal act.
2. the Insured Person engaging in riding or driving in any kind of race, or in any form of operational duties as a member of the armed forces, or in mountaineering or rock climbing normally requiring the use of ropes or guides.
3. the Insured Person engaging in aerial activities other than air travel as a passenger.
4. radioactive contamination.
5.
 - a Illness or disease (not resulting from bodily injury following an accident)
 - b any naturally occurring condition or degenerative process
 - c any gradually operating process
 - d post traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident)
6. War in the Insured Person’s normal Country of residence

Group Personal Accident Insurance

Conditions

The Insurers shall only be liable:-

- (a) under Item 1 of the Schedule of Benefits if death occurs within twenty-four calendar months of the date of the accident.
- (b) under Items 2 to 6 of the Schedule of Benefits if the Loss of limb(s) and/or eye(s) occurs within twenty-four calendar months of the date of the accident.
- (c) under Item 7 of the Schedule of Benefits if the period of Total Disablement giving rise to the claim for this Item commences within twenty-four calendar months of the date of the accident and lasts for twelve consecutive calendar months or more.

In respect of the consequences of the same accident no claim shall be payable under more than one Item in the Schedule of Benefits, except for payment in respect of Temporary Partial Disablement preceding or following Temporary Total Disablement.

In the event that an accident covered under this Insurance should result in the death of the Insured Person within twenty-four calendar months of the date of such accident and prior to the definite settlement of a claim for disablement as provided for under Items 2 to 7 of the Schedule of Benefits, there shall be paid instead of such claim for disablement the Sum Insured payable for Item 1 Death.

No weekly benefit shall become payable until the total amount thereof has been ascertained and agreed. If, nevertheless, interim payments be made for weekly benefit, the total of the amounts so paid shall be deducted from any lump sum becoming payable hereunder in respect of the consequences of the same accident.

Evidence Required

The Insured must produce for the Insurers at the assureds own expense all the detailed particulars and evidence relating to the cause and amount of the loss damage or expenses. If the Insurers consider it necessary each Insured Person must also agree to have a medical examination which the Insurers will pay for as often as the Insurers may require in connection with any claim.

Data Protection Act Any personal data provided by you to Vela Underwriting and/or the Insurer regarding the Assured & / or Insured Person shall be processed by Vela Underwriting and/or the Insurer in compliance with the provisions of the Data Protection Act 1998 and any subsequent or amending legislation.

Vela Underwriting and/or the Insurer may store personal data on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention (see further details below).

Vela Underwriting and/or the Insurer will only disclose personal data to third parties, if it is necessary for the performance of the contract with Vela Underwriting and/or the Insurer.

In order to assess the terms of the insurance contract or administer claims that arise, Vela Underwriting and/or the Insurer may need to collect data that the Data Protection Act defines as sensitive, such as medical history or criminal convictions. By proceeding with this contract you will signify consent to such information being processed by Vela Underwriting and/or the Insurer or our agents.

Vela Underwriting and/or the Insurer will keep the information secure at all times. In certain circumstances, for example for systems administration purposes, Vela Underwriting and/or the Insurer may have to transfer the information to another country, which may be a country outside the European Economic Area (EEA). By proceeding with the insurance application, Vela Underwriting and/or the Insurer will assume it is agreeable for Vela Underwriting and/or the Insurer to transfer the information to a country outside the EEA.

Should you wish to receive a copy of the information held about the Assured & / or the Insured Person please contact the following in the first instance:

The Data Protection Site Co-ordinator
80 Middlesex Street
London
E1 7EZ

Contracts (Rights of Third Parties) Act A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Law and Jurisdiction

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of this Certificate shall be governed and construed in accordance with English law and shall be resolved within the non exclusive jurisdiction of the courts of England and Wales

Group Personal Accident Insurance

Conditions - Continued

Under the Scale of Compensation for Permanent Partial Disability

- **The partial or total loss of use of a limb or organ**, where not specifically provided for above, shall be considered as partial or total physical loss of the said limb or organ.
- **Any Permanent Disability** sustained in accordance with the terms and conditions of this Insurance but not specified above shall be compensated in accordance with its severity as compared with the disabilities listed, the occupation of the Insured Person not being taken into account.
- **The amount of compensation payable** for any Permanent Disability affecting a limb, organ or other part of the body already affected by a disability or condition which existed before the accident occurred shall be reduced by such percentage of the Sum Insured as would have become payable under this Insurance if such pre-existing disability or condition had qualified for compensation hereunder.
- **Where more than one of the listed disabilities results from any one or more accidents covered under this Insurance**, the percentage levels of compensation shall be aggregable, but only up to the following Limits of Insurers' Liability:-
 - (i) Limit of Liability in respect of disabilities affecting more than one of the separate parts of the same body member (hand, arm, foot or leg): the amount which would have been payable for loss of use of the entire member.
 - (ii) Overall Limit of Liability in respect of the aggregate total of all claims becoming payable under this Scale of Compensation: 100% of the Sum Insured specified for Item 3 in the Schedule of Benefits hereof.
- **If the Insured Person is left handed**, the percentage levels of compensation applicable to the right upper limb shall be deemed to apply to the left upper limb and vice versa.

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re) insurer to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

Disappearance Clause

If the Insured Person disappears during the Period of Insurance and is not found within twelve months of disappearing, and that sufficient evidence is produced that leads Insurers inevitably to the conclusion that the Insured Person has sustained Bodily Injury and that such injury has caused the Insured Person's death, the Sum Insured for Item 1 Death shall become payable hereunder. If at any time after such payment the Insured Person shall be found to be living, the sum thus paid shall be refunded to the Insurers.

Hijack and Kidnap Extension

If at the expiry date of the Period of Insurance the Insured Person is subject to the control of persons effecting a hijack or kidnap, cover under of this Insurance will continue without additional premium for a further period not exceeding twelve calendar months in all until the Insured Person has been released and has travelled direct from the place of his detention to his home or original destination.

Group Personal Accident Insurance

Procedural Conditions for Claims

CLAIMS HANDLING PROCESS

Conditions that apply to the Certificate and in the event of a claim are set out in this Certificate wording. It is important that you comply with all Certificate conditions and you should familiarise yourself with any requirements

Directions for claim notification are included under General Claims Settlement Conditions and Claims Settlement Conditions applying to each Section.

Please be aware that events that may give rise to a claim under the insurance must be notified to us as soon as reasonably possible, and up to a maximum of 6 months from the date of such event, although there are some situations where immediate notice is required. Further guidance is contained in this Certificate wording.

Claims Conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Certificate number
- The date of the incident
- The cause of the loss damage or injury
- Details of the loss damage or injury together with the claim value, if known
- Names and addresses of any other parties involved or responsible for the incident
-

This information will enable us to make an initial evaluation on Certificate liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts invoices instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, or to undertake further investigations

Initially a notification of any claim should be sent to:

London PA & Travel Claims
Profin Claims
PO Box 509
Horsham
RH12 1WS

Telephone: 0345 075 5218
Fax: 01403 325 562
Email: Claims.veia@uk.rsagroup.com

Group Personal Accident Insurance

COMPLAINTS PROCEDURE

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact. Once we have reviewed your complaint we will issue our business decision in writing.

If upon receipt of this you remain dissatisfied, you can escalate your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the Insurers final decision in writing.

Customer Relations Contact Details

Post: RSA Customer Relations Team
P O Box 255
Wyndham
NR14 8DP

Email: crt.halifax@uk.rsagroup.com

What to do if you are still not satisfied

If you are still not satisfied, Royal & Sun Alliance Insurance plc is regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 (free from standard land line, mobiles may be charged)
0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.