

# Lloyd's Accident Insurance

## Insurance Product Information Document

Company : The Admin Bureau Ltd t/a Sportsguard

Product : Personal Accident Insurance

Sportsguard is a trading and product name of The Admin Bureau Ltd (Company Registration No: 2444201). Authorised and regulated by the Financial Conduct Authority (Firm Reference No: 305450) for General Insurance Distribution activities and as a credit broker. This insurance is underwritten by Tokio Marine Kiln Syndicates Limited, registered at Lloyd's and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 204909.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from your Governing Body.

### What is this type of insurance?

This is a personal accident insurance policy to insure club members against bodily injury occurring whilst on club duty including playing or training. Cover will only be provided for the benefits selected, reflecting the minimum requirements for your Governing Body.



#### What is insured?

This policy only covers bodily injury and does not cover any claim caused or contributed to by illness. We will pay the benefit shown in the schedule of benefits (please refer to the policy schedule) if bodily injury is suffered during the period of insurance which results in:

- ✓ death by accident
- ✓ loss of sight in one or both eyes
- ✓ loss of limbs
- ✓ loss of speech
- ✓ loss of hearing in one or both ears
- ✓ quadriplegia
- ✓ paraplegia
- ✓ permanent partial disablement
- ✓ permanent total disablement other than benefits stated above \*
- ✓ temporary total disablement \*\*

\* *Permanent Total Disablement means disablement which prevents attendance to all aspects of any business or occupation practically suited by training, education, industry knowledge or experience and which lasts twelve (12) consecutive months and at the end of that period is beyond hope of improvement.*

\*\* *Temporary Total Disablement means disablement which prevents attendance to all aspects of business or occupation.*

**Temporary Total Disablement Insurance purchased by the club may not meet the personal needs of every club member. Club members should seek additional cover elsewhere if required.**

**The insurance is made up of different classes of insurance, which are set out in separate sections of the policy with specific terms applying to each section separately in addition to general terms applying to all the sections. The cover purchased by your club or team is shown in the Schedule of Benefits applicable to this insurance and the "Additional Benefits applicable to Personal Accident" forming part of the Schedule of Benefits.**



#### What is not insured?

- ✗ Death caused by illness, unless that illness directly resulted from accidental bodily injury, or medical or surgical treatment rendered necessary by such injury.
- ✗ War, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power.
- ✗ Radioactive contamination.
- ✗ Engaging or taking part in a sport or activity other than the insured sport.
- ✗ Suicide or attempted suicide.
- ✗ Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
- ✗ Deliberate exposure to exceptional danger (except in an attempt to save human life or stop serious injury).
- ✗ A criminal act.
- ✗ Being under the influence of alcohol or drugs or solvents.
- ✗ Failure to wear such mandatory protective equipment as may be stipulated by the appropriate governing body of the insured sport.
- ✗ Participation in the insured sport against medical advice or taking part in the insured sport whilst under medical treatment for bodily injury.
- ✗ Any medical condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder including anxiety and/or depression.
- ✗ Participation in motor cycling other than in respect of mopeds or scooters up to 50cc.
- ✗ Participation in social events of the insured club or team which includes but are not limited to fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off the ground.
- ✗ Repetitive stress (strain) injury or syndrome or any other condition or injury which develops over a period.
- ✗ Where the disablement is attributable to arthritic or other degenerative conditions in the joints, bones, muscles, tendons or ligaments.
- ✗ The cost of providing medical evidence to support a claim e.g. Doctors' Certificates.



### Are there any restrictions on cover?

- ! Endorsements may apply to the policy.
- ! If the benefit for death is not covered and an accident results in death within twelve (12) months following the date of the accident then no benefit will be payable, other than for temporary total disablement\*\* for any applicable period prior to death.
- ! If the benefit for death is covered and an accident results in death within twelve (12) months following the date of the accident and prior to the definite settlement of any other benefit, the only benefit payable will be the benefit for death.
- ! Any benefit from permanent total disablement\* will not become payable before the expiry of twelve (12) months.
- ! Any benefit from temporary total disablement \*\* will not become payable before the expiry of 14 days from the date of the event.



### Where am I covered?

- ✓ In the United Kingdom only (Cover in Europe may be available on request)



### What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident which may result in a claim under this insurance a club member must:
  - seek the attention of a duly qualified medical adviser as soon as practicable.
  - notify us as soon as practicable.
  - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
  - provide us with all the information we reasonably require.
- A club member may be required to provide evidence to support a claim.

**Failure to meet obligations could result in a claim being rejected or a reduction in the amount we pay.**



### When and how do pay?

- Your Governing Body will advise you of the full details of when and the options by which you can pay.



### When does the cover start and end?

- This insurance is for a twelve (12) month period and the start date and end date of the cover are specified in the club policy schedule.



### How do I cancel the contract?

- If the insurance provided under this certificate does not meet the club requirements it can be cancelled within 14 days from; the start date of joining the Governing Body scheme. If payment of premium has been made a full refund will be given, unless a claim has been made.
- This insurance can be cancelled at any time by contacting the Governing Body or Sportsguard. Any return premium due to the insured club will depend on how long the insurance has been in force and whether there has been a claim.