

ECB Insurance for County Cricket Boards, Associations and Leagues

Allianz Insurance plc | Commercial



Exclusively arranged by

marshall wooldridge

insurance brokers and independent financial advisers

keyfacts[®]

This summary outlines the main features and exclusions of the Personal Accident section of Allianz's ECB Insurance for County Cricket Boards, Associations and Leagues Policy.

It does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. The Personal Accident Section of the Policy is designed to provide benefits to players, umpires,

scorers, officials and coaching staff for accidental bodily injury. When you take out cover with us, we will issue a policy schedule detailing the cover provided. The policy wording should be read in conjunction with the schedule.

Insurance Provider

The policy is underwritten by Allianz Insurance plc.

Personal Accident Section

Significant Features and Benefits

The Personal Accident section of the Policy provides benefits to players, umpires, scorers officials and coaching staff for accidental bodily injury only whilst engaging in

- Official play, practice or duties on behalf of your Board, Association or League
- Carriage of Business Money (Assault)
- Direct travel to or from any official play, practice or duties attended on behalf of your Board, Association or League other than by motorcycle

Benefits – Standard Cover

Benefits are provided following accidental bodily injury to players, umpires, scorers, officials and coaching staff which within 12 months results in:

- | | |
|---|---------|
| 1. Death, loss of one or more limbs and/or sight in one or both eyes or Permanent Total Disablement* from each and every occupation | £25,000 |
| 2. Loss of Hearing – Both Ears | £12,500 |
| 3. Loss of Hearing – One Ear | £6,250 |
| 4. Loss of Speech | £12,500 |
| 5. Loss of Internal Organ | £5,000 |

Significant or Unusual Exclusions or Limitations

The Personal Accident section of the Policy does not cover injury arising from:

- Suicide or self injury
- For persons under the age of 16 the Death Benefit is limited to £2,500
- No cover for persons aged 85 or over
- For persons aged between 80 and 85 the Death, loss of one or more limbs and/or sight in one or both eyes or Permanent Total Disablement is limited to £5,000 and Temporary Total Disablement are not payable
- Motorcycling (other than in respect of mopeds or scooters up to 50cc)
- Riding or driving in any kind of race or endurance test (or practice thereof)
- Injury caused or contributed to by an existing physical or mental condition
- Taking illegal drugs or taking non-prescribed drugs for recreational purposes or taking drugs prescribed for own drug addiction or alcoholism
- Flying other than as a fare paying passenger

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
6. Dental treatment and/or cost of repair or replacement of broken/cracked spectacles for up to a maximum of <p style="text-align: right;">£750 per incident</p>	<ul style="list-style-type: none"> • Event, conveyance and aircraft accumulation limit £500,000
7. Hospitalisation as an in-patient due to an accident covered by this insurance <p style="text-align: right;">£25 per day up to a maximum of £500</p>	
Additional Cover –	
Temporary Total Disablement Weekly Benefit	
8. Temporary Total Disablement from usual occupation up to 20 X £10 per week Units (Maximum £200) up to 104 Weeks.	<ul style="list-style-type: none"> • A claim under the Temporary Total Disablement weekly benefit for an Insured Person who is not gainfully employed is restricted to compensation for reasonable additional personal expenses actually incurred (up to the weekly maximum benefit) due to accidental bodily injury
<p><i>Units of weekly benefit may be purchased under Temporary Total Disablement up to a maximum of 20 units of £10 each per week. (Maximum payable for 20 units is £200 per week)</i></p>	
<p><i>If Temporary Total Disablement cover is selected, your Board, Association or League Policy Schedule will show the number of units of cover applicable.</i></p>	
Benefits – Gold Cover	
<p>Benefits are provided following accidental bodily injury to players, umpires and bona-fide club members which within 12 months results in:</p>	
1. Death, loss of one or more limbs and/or sight in one or both eyes or Permanent Total Disablement* from each and every occupation <p style="text-align: right;">£35,000</p>	<ul style="list-style-type: none"> • For persons under the age of 16 the Temporary Total Disablement benefit is limited to £10 per week up to 104 weeks
2. Loss of Hearing – Both Ears <p style="text-align: right;">£25,000</p>	
3. Loss of Hearing – One Ear <p style="text-align: right;">£12,500</p>	<ul style="list-style-type: none"> • Claims arising from pre-existing conditions are excluded in respect of Benefit 5.
4. Loss of Speech <p style="text-align: right;">£25,000</p>	
5. Loss of Internal Organ <p style="text-align: right;">£10,000</p>	
6. Dental treatment and/or cost of repair or replacement of broken/cracked spectacles for up to a maximum of <p style="text-align: right;">£1,500 per incident</p>	
7. Hospitalisation as an in-patient due to an accident covered by this insurance <p style="text-align: right;">£50 per day up to a maximum of £1,000</p>	
8. Physiotherapy Expenses when a member is unable to participate in official play or undertake duties for the Board, Association or League following accidental bodily injury subject to referral by the member's medical attendant <p style="text-align: right;">Up to £500</p>	
9. Temporary Total Disablement from usual occupation £200 per week <p style="text-align: right;">up to 104 weeks</p>	

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
<p>*Permanent Total Disablement is extended to include the following Benefit (applies to both Standard Cover and Gold Cover)</p> <p>Continental Scale</p> <p>Compensation under Permanent Total Disablement is extended to include the following Benefit subject to a maximum total of 100% in the aggregate</p> <ol style="list-style-type: none"> 1. Permanent Total Disablement 100% 2. Permanent loss by physical separation of: <ol style="list-style-type: none"> a. one thumb: <ol style="list-style-type: none"> I. both phalanges 30% II. one phalange 15% b. one index finger: <ol style="list-style-type: none"> I. three phalanges 20% II. two phalanges 13% III. one phalange 6% c. one other finger: <ol style="list-style-type: none"> I. three phalanges 10% II. two phalanges 6% III. one phalange 3% d. one great toe: <ol style="list-style-type: none"> I. two phalanges 15% II. one phalange 7.5% e. one other toe: <ol style="list-style-type: none"> I. three phalanges 5% II. two phalanges 3% III. one phalange 1.5% 3. Permanent total loss of use of: <ol style="list-style-type: none"> a. Shoulder or Elbow 25% b. Wrist, Hip, Knee or Ankle 20% 4. Removal by Surgical Operation of Lower Jaw 30% 5. Sickness resulting in Loss Of Sight or Permanent Total Disablement by Paralysis 20% <p>which the Insured Person has survived for at least one month from the date of the occurrence. In the event of Partial loss for 2 a proportionately lower percentage of compensation will be payable.</p>	

Refer to the policy wording for full details of cover and the Policy Conditions and Policy Exclusions.

Answers to some questions about your policy

How long does the policy provide cover for?

The insurance contract runs from your Club's date of inception of joining the insurance scheme and is renewable annually thereafter on 1st March each year.

Are there any cancellation rights or a cooling off period?

There is no right of cancellation or a cooling off period under this policy.

What if I need to make a claim?

In the event of a claim, please contact Marshall Wooldridge on **0113 2506614** and quote policy reference **47/SZ/14022037/03**

What if you have a complaint?

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly. We will always confirm to you receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Should you wish to make a complaint then it should be directed to the Customer Satisfaction Manager at:

Allianz Insurance plc
57 Ladymead,
Guildford,
Surrey GU1 1DB

Tel: 01483 552438

Fax Number: 01483 790 538

Email: accsm@allianz.co.uk

The Financial Services Compensation Scheme (FSCS)

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsoken Street
London E1 8BN

Email: enquiries@fscs.org.uk
www.fscs.org.uk