

## Personal Accident Key Features

# Insurance for Amateur Sports and Social Clubs



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 Amateur Sports and Social Clubs 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. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or where the cover is unusual compared to other

Personal Accident policies available. We have also included additional information that may be of help to you. 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 policy.

**Insurance Provider**

The policy is underwritten by Allianz Insurance plc.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>The Personal Accident section of the Policy provides benefits to club members for accidental bodily injury whilst engaging in club activities including direct travel to and from matches other than by motorcycle.</p> <p><b>Benefits</b> Benefits are provided following accidental bodily injury to club members which within 12 months result in:</p> <ol style="list-style-type: none"> <li>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 <b>per unit £15,000</b></li> <li>2. Temporary Total Disablement from usual occupation (maximum benefit period 104 weeks) <b>per unit £30 per week</b></li> <li>3. Dental/Optical treatment and/or cost of repair or replacement of broken/cracked spectacles for up to a maximum of <b>£500 per incident.</b></li> </ol>	<p>The Personal Accident section of the Policy does not cover injury arising from:</p> <ul style="list-style-type: none"> <li>• The first 7 days of disability in respect of Temporary Total Disablement</li> <li>• Suicide or self injury</li> <li>• For persons under the age of 16 the Death Benefit is limited to £2,000</li> <li>• For persons under the age of 16 or under the age of 18 and in full time education the Temporary Total Disablement benefit is not payable</li> <li>• No cover for persons aged 85 or over</li> <li>• For persons aged between 80 and 85 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 and Physiotherapy Expenses are not payable</li> <li>• Motorcycling (other than in respect of mopeds or scooters up to 50cc)</li> <li>• Riding or driving in any kind of race or endurance test (or practice therefore)</li> <li>• Injury caused or contributed to by an existing physical or mental condition</li> </ul>	<p>Personal Accident Section</p>

*continued*

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details
<p>4. Physiotherapy Expenses when a member is unable to play in official matches for the Insured club following accidental bodily injury (subject to referral by the member's medical attendant) <b>up to £500</b></p> <p>*The benefits shown under benefits 1 and 2 are for 1 unit of cover and may be increased up to a maximum of 3 units on payment of the appropriate premium.</p>	<ul style="list-style-type: none"> <li>• Taking illegal drugs or taking non-prescribed drugs for recreational purposes or taking drugs prescribed for own drug addiction or alcoholism</li> <li>• Flying other than as a fare paying passenger</li> <li>• Event, conveyance and aircraft accumulation limit £500,000</li> <li>• Service in the armed forces</li> <li>• Nuclear, chemical or biological Terrorism</li> </ul>	

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 September 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/14444076/09**

### 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

Email: [accsm@allianz.co.uk](mailto: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

Tel: 020 7892 7300

Fax: 020 7892 7301

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

[www.fscs.org.uk](http://www.fscs.org.uk)