



## **Summary of Personal Accident Cover for Coaches and Individual (League Player) Members**

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**Insured:** For currently licensed coaches, individual player and player licensed members and

authorised Volunteers of Table Tennis England (resident in the UK).

**Insured Activities**: The policy provides Personal Accident benefits whilst playing, coaching and officiating table

tennis including direct travel to and from venues. This policy is designed to provide protection for individual coaches or sole trader businesses whose turnover (arising from table tennis) does not exceed £50,000. If your annual turnover exceeds £50,000 or you are employing or utilising the services of any other person(s) within your business, then this insurance is not sufficient for your needs. You should contact Towergate insurance to

arrange separate cover for your business.

**Period of Cover:** 1<sup>st</sup> August 2017 to 31<sup>st</sup> July 2018 (both dates inclusive)

Cover is provided by Sportscover Europe Ltd. Sportscover are authorised and regulated by the Financial Conduct Authority (the "FCA") and may effect and carry out contracts of insurance. Registration Number 303872.

Policy Number PLON99/0070629

**Cover Provided** 

**Significant Benefits** 

**Significant Exclusions** 

- 1. Death £50,000
- 2. Loss of Limb and/or Loss of Sight £50,000
- 3. Permanent Total Disablement £50,000
- 4. Loss of One Eye or one limb £12,500
- 5. Temporary Total Disablement £ 200 per week
- 6. Temporary Partial Disablement- £ 50 per week
- 7. Physiotherapy / Chiropractic up to £300 per session
- 8. Medical Expenses £ 500 (£50 Excess)
- 9. Emergency Dental Treatment £ 500 (£50 Excess)
- 10. Broken Bones £ 1,000 (£50 Excess)

a. Maximum Indemnity: 52 weeks

b. Deferment Period: 14 days

c. Benefits are reduced by 50% for all persons over 80

d. Death Benefit is reduced to £ 10,000 for persons under 16

The following may invalidate your cover under the policy. Please see the policy document for full details:

- War within your country of residence or secondment
- Flying an aeroplane
- Suicide or intentional self injury
- Engaging in any sport other than the activity specified in the policy
- Pre-existing conditions
- Sickness, disease or disorder

## In the event of a claim:

You must report every claim and any incident that is likely to give rise to a claim in the future. Please contact Towergate insurance on 01926 439439 (email: etta@towergate.co.uk) and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.