

Athletics Club Personal Accident Insurance Scheme

UK Athletics clubs personal accident insurance Scheme

Membership


Any club affiliated to UK Athletics Ltd or its affiliated National or Area Bodies in England, Wales, Scotland, Northern Ireland and Associated Islands can join the scheme. All members of that club would be automatically insured subject to a minimum age of 5 years and a maximum of 80 years

(70 years for actual competitors)

What cover is provided?

Compensation will be payable in the event of Accidental Death or Accidental Bodily Injury whilst Club members are:-

- * Participating in athletics at any meeting organised by or recognised by UK Athletics Ltd anywhere in the world.
- * Any training organised by the Club and/or the Federation or other Association Body.
- * Travelling directly to and from the above-mentioned meetings or training sessions.



HEARING: 1 EAR	£2,500
BOTH EARS	£10,000
EYE	£25,000
SHOULDER	£6,250
ELBOW	£6,250
ANY FINGER	£2,500
THUMB	£5,000
WHOLE ARM	£25,000
HIP	£5,000
KNEE	£5,000
ANKLE	£5,000
BIG TOE	£2,500
ANY OTHER TOE	£750
WHOLE LEG	£25,000

Benefits available

You can select either COVER 'A', which will provide Death and Permanent Disability Benefits only, or 'COVER 'B', which will provide weekly sums to supplement lost income in addition to those benefits provided by 'COVER 'A'.

COVER 'A'

Provides for a sum insured of £25,000 to be payable if, as a direct result of any accident one of your members:-

- * Dies
- * Loses the use of one or more hands or feet
- * Loses the sight of one or both eyes
- * Sustains injuries so severe that they are prevented from attending any gainful occupation for the remainder of their life

An extensive scale of benefits is provided for less serious injuries briefly detailed in the illustration above.

COVER 'B'

Provides for sums insured as per Cover 'A', plus:-

* Temporary Total Disablement which prevents one from engaging in any occupation: payment is made after the first four weeks, for up to two years, of £250 per week of 100% of net weekly wage, whichever is the less.

* Temporary Partial Disablement which prevents one from engaging in any occupation: payment is made after the first four weeks, for up to two years, of £100 per week or 40% of net weekly wage, whichever is the less.

* These benefits will only apply if the member is over 16 years of age and gainfully employed. Otherwise only out-of-pocket expenses are payable (£50 per week).

Aggregate Limit Liability: £1,000,000 per aircraft.

This represents full cover for up to 40 people travelling, training or competing at any one time. If necessary, this limit can be increased for specific cases.

This leaflet describes the principal features of the Scheme. The complete terms and conditions will be detailed in the master policy document, issued by Royal & Sun Alliance Insurance plc via Vela Underwriting, and lodged with Arthur J Gallagher Limited.

Arthur J Gallagher Limited

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