



This policy (and the schedule which forms an integral part of the policy) is a legal contract. Please examine it thoroughly to ensure it meets your requirements. If it does not please advise your insurance adviser immediately.

We would remind you that you are required to inform us immediately of any facts or changes which we would take into account in our assessment or acceptance of this insurance. Failure to do so may invalidate your Policy or result in certain covers not operating fully. If you are in any doubt as to whether a fact is material or not, please contact your insurance adviser

Royal & Sun Alliance Insurance plc (herein called the Company) and the Insured Club agree that

This Policy the Schedule (including any Schedule issued in substitution) and any Memoranda shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears.

The Proposal or any information supplied by the Insured Club shall be incorporated in the contract

The Company will provide the insurance described in this Policy subject to the terms and Conditions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured Club shall pay and the Company shall agree to accept the premium

Provided that this Policy shall not be in force unless it has been initialled by an authorised official of the Company

Cover

The Company will pay the appropriate Benefit if during the Operative Time in any Period of Insurance the Insured Person suffers accidental bodily injury which within two years is the sole cause of Death or Disablement for which the Benefit is claimed

If the Insured Person suffers Death or Disablement as the result of exposure to the elements we will consider that as having been caused by accidental bodily injury

Definitions

Amateur Member

Any member who receives neither financial gain nor payment for participation in the Insured Sport other than reimbursement of reasonable travel and out of pocket expenses

British Isles

The United Kingdom the Channel Islands the Isle of Man and the Republic of Ireland

Endorsement

Written evidence of an agreed change to the Policy

Insured Person

The person who must sustain an injury before a claim may be made under the Policy The Insured Persons to whom this Policy applies are shown in the Schedule

Loss of Eye

Permanent and total loss of sight which shall be considered as having occurred

- a) in both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (this means seeing at 3 feet what you should see at 60 feet)

Loss of Limb-leg

Permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg

Loss of Limb-arm

Permanent physical severance of the four fingers at or above the meta carpo phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete hand or arm

Operative Time

While an Insured Person is within the British Isles and is

- a) taking part in the Insured Sport in any event organised by the Insured Club or in which the Insured Club is participating
- b) taking part in training organised by the Insured Club
- c) watching the Insured Sport at any event organised by the Insured Club or in which the Insured Club is participating
- d) travelling (other than by air or motorcycle) directly to or directly back from the Insured Club's away fixtures as part of an organised party under the direction of the Club or
- e) taking part in any social activity organised by and taking place on premises owned leased hired or borrowed by the Insured Club

Proposal

The proposal form (including the declaration) which has been completed and signed on behalf of the Insured Club and any information supplied in addition to the proposal form or in place of it

Exceptions

The Company will not pay the Benefit if

- 1 bodily injury results from
 - a) the Insured Person engaging in or practising for flying motorcycling as a rider or passenger motor competitions or racing other than on foot or in dinghies
 - b) the Insured Person committing or attempting to commit suicide
 - c) the Insured Person driving a motor vehicle with more than the legally permitted level of alcohol in the body
 - d) war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- 2 bodily injury or Death or Disablement is the result of or is contributed to by
 - a) the Insured Person having taken a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction or
 - b) the Insured Person having a physical or mental defect of any sort which was known to the Insured Person when the Policy was taken out or at renewal However the exclusion will not apply if the defect has been notified to the Company and accepted in writing Special terms may have to be applied and additional premium may be required
 - c) illness or disease (not resulting from accidental bodily injury)
 - d) any naturally occurring condition or degenerative process
 - e) any gradually operating cause

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 - c) illness or disease (not resulting from accidental bodily injury)
 - d) any naturally occurring condition or degenerative process
 - e) any gradually operating cause
- 3 Death or Disablement is the result of or is contributed to by the pregnancy (including childbirth) of the Insured Person

General Conditions

- 1 The Company will not automatically accept or be affected by notice of any trust assignment or the like which relates to the Policy
- 2 The Insured Club must immediately advise the Company of any change in the Insured Club's activities The Policy may not apply unless the change has been notified to the Company and accepted in writing Special terms may have to be applied and additional premium may be required
- 3 Either the Company or the Insured Club may cancel the Policy by giving thirty days' notice in writing to the other at the latest known address If the Company cancels the Policy the Insured Club will be entitled to a proportionate refund of premium If the Insured Club cancels the Policy the Insured Club will be entitled to a refund of premium in accordance with the Company's usual short period scale but only if no claim has been made during the current Period of Insurance
- 4 Unless the parties agree otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales

Claims Settlement Conditions

- 1 The Insured Club must notify the Company in writing as soon as possible after any accident which may entitle the Insured Club to claim under this Policy
- 2 The Insured Club must produce for the Company at the Insured Club's own expense any medical certificates and other evidence which the Company may require In addition if necessary the Insured Person must submit to medical examination at the Company's expense as frequently as the Company requires in connection with any claim
- 3 The Company will not pay in respect of any one Insured Person under more than one of Benefits 1 to 3 in connection with the same accident
- 4 If an accident happens which gives rise to a claim under Benefits 1 to 3 the Policy will not cover any further accidents to that Insured Person
- 5 Loss of Limb or Loss of Eye must be proved to the Company's reasonable satisfaction to be permanent and without expectation of recovery before the Company will pay Benefit 2
Total Disablement must have lasted for two years and must at the end of that time be proved to the Company's reasonable satisfaction to be permanent and without expectation of recovery before the Company will pay Benefit 3
- 6 Sometimes the full effects of an accident are not immediately apparent and although Loss of Limb or Eye may occur at the time of the accident the Company has to wait a reasonable length of time to ensure that the full effects are known Because of this
 - a) if a Death Benefit is not included for an Insured Person the Company will not pay any Benefit for Loss of Limb or Eye until at least thirteen weeks after the date of the accident and the Company will only then pay if the Insured Person has not in the meantime died as a result of the accident
 - b) if a Death Benefit is included but is less than the Benefit for Loss of Limb or Eye the Company will not pay more than the Death Benefit until at least thirteen weeks after the date of the accident and the Company will only then pay the balance if the Insured Person has not in the meantime died as a result of the accident
- 7 The Company will not pay Benefit 4 for any period in which the Insured Person is not totally disabled from usual occupation
- 8 In the case of any Insured Person who is
 - a) under 18 years of age and undergoing full time education at the time of the accident the Death Benefit is limited to £2,500
 - b) not in regular gainful employment the weekly payment of Benefit 4 (Temporary Total Disablement) is restricted to the period of hospitalisation (if any) as a registered in-patient resulting directly from the accident for a maximum of 104 weeks in all not necessarily consecutive
- 9 In the event of the disappearance of the Insured Person if after a suitable period of time it is reasonable to believe that the Insured Person has died as a result of accidental bodily injury the Death Benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong the Death Benefit shall be refunded to the Company
- 10 Interest will not be added to any amount payable
- 11 The Company will not pay any Benefit solely because the Insured Person is unable to take part in sports or pastimes

