

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of insurance policy terms, provisions, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule and any endorsements that apply to your own policy for full details of the cover.

All documentation and claims are administered by Towergate Underwriting personal accident & travel on behalf of the Insurers, RSA Insurance Group plc and Groupama Insurance Company Limited

Type of Insurance Amateur Sports Club Insurance

Period of Insurance The policy will last for one year and will be renewable on an annual basis

PERSONAL ACCIDENT		
Significant Features And Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The policy provides compensation for accidental injury from watching, playing, training officiating, travelling to away fixtures organised by the Insured Club that results in:</p> <p>DEATH</p> <p>LOSS OF ONE OR MORE LIMBS</p> <p>LOSS OF ONE OR BOTH EYES</p> <p>LOSS OF SPEECH OR HEARING</p> <p>PERMANENT TOTAL DISABLEMENT</p>	<p>The policy as a whole does not provide cover for injury which arises from:</p> <ul style="list-style-type: none"> any pre-existing medical or physical defect or condition any gradually operating cause, naturally occurring condition or degenerative process mental or nervous disorder illness or disease flying, motorcycling, motor competitions or racing taking part in military, naval or air operations the taking of a drug unless on medical advice driving with more than the legal limit of alcohol in the body the treatment of drug addiction or non prescribed drugs suicide war or terrorism radioactive contamination pregnancy or childbirth 	<p>Full details of these and the other policy restrictions are shown under the heading of "Provisions", "Definitions", "Exclusions" and "Conditions" Sections of the policy document.</p>
<p>TEMPORARY TOTAL DISABLEMENT</p>	<p>Temporary Total Disablement benefits are not available to persons who are still in full time education or over 65 years or not in gainful employment.</p>	<p>Full details of these and the other policy restrictions are shown under the heading of "Provisions", "Definitions", "Exclusions" and "Conditions" Sections of the policy document.</p>

If, the purchaser is an individual or sole trader and having examined the policy, you decide not to proceed, you have the right to cancel the policy during a period of 14 days either from the date the policy was purchased or the policy document was received, whichever is the latter. If you wish to do so, you will be entitled to a refund of the premium paid. To do this you should contact the insurance adviser that sold you your policy.

If, the purchaser is not an individual or sole trader and require cancellation of the policy cancellation will be subject to a charge for any period that cover has been in force. To do this you should contact the insurance adviser that sold you your policy.

Claims must be reported to the insurance adviser that sold you your policy as soon as possible and in any event within 30 days.

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the insurance adviser that sold you this insurance or the administrators Towergate Underwriting personal accident & travel on 01423 524185 or by e-mail on patravel@towergate.co.uk. If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

The Insurers are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if Insurers cannot meet their obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.

The Insurers:-
 RSA Insurance Group plc No 93792 is registered in England and Wales. Registered Office at St Mark's Court Chart Way Horsham West Sussex RH12 1XL
 Groupama Insurance Company Limited. No 995253 is registered in England. Registered Office at 24-26 Minorities London EC3N 1DE.

Administered on their behalf by:
 Towergate Underwriting personal accident & travel which is a trading name of Towergate Underwriting Group Limited.
 Registered in England No. 4043759 Registered Address: 2 County Gate, Staceys Street, Maidstone, Kent ME14 1ST.

RSA Insurance Group plc, Groupama Insurance Company Limited and Towergate Underwriting Group Limited are Authorised and Regulated by the Financial Services Authority

