

May 2020

## SPORTS INJURY INSURANCE – COVER SUMMARY

<b>INSURED:</b>	Registered Instructors & Students of <b>British Council for Chinese Martial Arts (BCCMA)</b>
<b>ACTIVITIES:</b>	<b>National Governing Body for Chinese Martial Arts in the UK</b>
<b>PERIOD:</b>	<b>1<sup>st</sup> May 2020 to 30<sup>th</sup> April 2021</b> Premiums are declared on a monthly declaration basis with the declared Instructor/Member attaching to the policy for a 12 month period from the date of their declaration.
<b>OPERATIVE TIME:</b>	Whilst taking part in Martial Arts Training; & Non-Competitive Demonstrations; & In-House Competitions only.

### SUMMARY OF PERSONAL ACCIDENT BENEFITS:

<b>1. Death</b> (Students aged under 18 limited to 20%)	<b>£ 50,000</b>
<b>2. Loss of Limbs or Eyes</b> Scale of Benefits as policy wording. <b>Permanent Total Disablement</b> from any usual following accident.  Scale of Benefits as policy wording	<b>£ 50,000</b>  <b>£ 50,000</b>
<b>3. Temporary Total Disablement</b> from USUAL occupation following accident only. 14 Day Excess each & every claim. Benefit payable for up to 52 weeks	<b>£ 200</b>
<b>4. Physiotherapy Expenses:</b> Maximum number of Physio' Sessions Maximum Benefit per Person	<b>10</b> <b>£ 350</b>
<b>5. Broken Bones Benefit:</b> Arm; Leg; Cheekbone; & Collar Bone Maximum payable any one Insured Person £300 No Cover if a valid claim is made under Item 3 – Temporary Total Disablement.	<b>£ 150</b>
<b>6. Hospital Cash Benefit:</b> Payable per day for up to 14 days Subject to a 2 day Franchise. Definition: - "day" means each completed 24 hour period.	<b>£ 25</b>

## 7. Dental

<b>Expenses</b>	Emergency Dental Expenses covered up to	
	Excess payable for each and every claim	£ 50
	Maximum payable per incident under this section	£ 5,000
	Damage to whole & sound teeth only. Excluding loss or damage to dentures, bridges and crowns or other dental appliances	

Emergency Dental Benefit shall only be payable if at the time of the accident a mouthguard was being worn in accordance with the BCCMA Rules & Regulations.

<b>8. Hospitalisation</b>	Benefit per day	£ 25
	2 day franchise - maximum payment period of <b>14 days</b>	
	<b>Definition:</b> day means each completed 24 hour period	

**Conditions:** Weekly benefit must not exceed 75% of normal weekly income.

**Excluding any injuries or disablement arising from any pre-existing defect, infirmity or sickness**

The sum insured specified in item 3 of the Summary of Benefits is limited to £50 per week in respect of persons not in full time gainful employment.

**Age Limit** No cover shall attach under this Certificate if at the commencement date of the Period of Insurance the Insured Person has reached his 71st birthday

All terms & conditions as per the Insurers standard form of policy wording a copy of which is available upon request from [info@stbinsurance.co.uk](mailto:info@stbinsurance.co.uk)

## PERSONAL ACCIDENT SCALE OF BENEFITS:

Death (Maximum payable to Under 16's is £10,000)	£50,000
Loss of Limb(s) as defined in the policy	£50,000
Total Loss of Sight in one or both Eyes	£50,000
Loss of Speech	£50,000
Total Loss of Hearing in both Ears	£50,000
Total Loss of Hearing in one Ear	£12,500
Permanent Total Disablement	£50,000
Total Loss of Sense of Taste & Smell	£12,500
Loss of whole of lower jaw	£50,000
Prominently raised facial scarring totalling:	
15cm in length or 15sq. cm in area	£ 10,000
5cm in length or 5sq. cm in area	£ 2,500
Loss of one kidney	£50,000
Loss of whole of one lung	£50,000

**Loss of speech** – shall mean total loss of speech which lasts for twelve months and at the end of that period is beyond hope of improvement.

**Loss of hearing** – shall mean total loss of hearing in one or both ears which lasts for twelve months and at the end of that period is beyond hope of improvement.

**Prominently raised facial scarring** – shall mean permanent raised scarring of the face.

**Loss of whole of lower jaw** – shall mean total loss of use of the lower jaw which lasts for at least 12 months and at the end of that period is beyond hope of improvement.

**Loss of use of one kidney** - shall mean total loss of use of one kidney which lasts for twelve months and at the end of that period is beyond hope of improvement.

**Loss of use of whole of one lung** - shall mean total loss of use of one whole lung which lasts for twelve months and at the end of that period is beyond hope of improvement.

#### **IMPORTANT NOTICE TO MEMBERS:**

Playing or participating in any sporting activity carries its own risks. Martial Arts is a contact sport and accidents happen, with potentially devastating effects.

The BCCMA Personal Accident policy is designed to help Members in cases of the most serious of injuries, fortunately quite a rare occurrence. It is impossible for BCCMA to purchase a policy that suits the individual needs of every member.

Members are encouraged to take responsibility for their own personal circumstances and consider taking out top up, tailor made individual personal accident policy to protect their income and assets in the event of an injury sustained whilst participating in their chosen sport.

Individual Personal Accident quotations are available from [info@stbinsurance.co.uk](mailto:info@stbinsurance.co.uk)