



X^L Insurance

Sport & Leisure

Schedule

Sport Personal Accident

SL-PA 0823 - STB

August 2023



Schedule

Policy Details:

| | |
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| Unique Market Ref: | B0334SC3342023714 |
| Policy No: | XLC-BCC-1223-0524 |
| Wording: | Sport Personal Accident Insurance – Affinity (Form SL-PA 0823 – CICL) |
| Insured: | The Committee for the Time-Being of The British Council for Chinese Martial Arts (BCCMA) & its REGISTERED instructors and students who have paid the appropriate premium |
| Insured’s Address: | c/o 38 The Gattons, Burgess Hill, West Sussex, RH15 9SW |
| Business Activities: | Martial Arts Association |
| Insured Person(s) | Registered Instructors & Students of BCCMA |
| Operative Time: | Whilst taking part in Martial Arts Training; & Non-Competitive Demonstrations; & In-House Competitions only. |
| Period of Insurance: | From: 1 st May 2024 To: 30 th April 2025 Both dates Inclusive local standard time at the Insured's address stated above. This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the Insurer and the Insured . Instructors and members declared on monthly declaration basis. |
| Geographical Limits: | Worldwide |
| Permanent Partial Disability Scale: | Standard |
| Claim Time Limit: | 12 months |
| Event Aggregate Limit: | GBP 1,000,000 |
| Travel Accumulation Limit: | Not Applicable |
| Age Limit: | Applicable 4 to 70, but for Members practicing Taijiquan, Yiquan, Baguazang, Xingyiquan, and Qigong, the age limit is increased to 90 Excluded Benefits apply for Members aged 71 to 90: Ages 71 to 90 - Temporary Total Disablement and Dental Expenses Benefit will NOT apply - otherwise full Benefits Schedule applies |



Benefits Schedule:

| BENEFIT TYPE | BENEFIT AMOUNT |
|--|---|
| Death (reduced to £10,000 for under 18's) | GBP 50,000 |
| Permanent Total Disablement Any Occupation | GBP 50,000 |
| Permanent Partial Disablement Standard Scale | Capital Sum: GBP 50,000 Please check the scale below to see what percentage of the Capital Sum is payable. |
| Temporary Total Disablement (Benefit limited to GBP 50 per week for persons not in gainful employment) | Participants: GBP 200 per week Maximum Duration: 52 weeks Deferment Period: 14 days |
| Dental Expenses | Emergency Dental Expenses covered up to £5,000 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. |
| Physiotherapy Expenses | Maximum number of Physio' Sessions 10 Maximum Benefit per Person £350 |
| Hospitalisation | Benefit per Day £25 2 day franchise - max payment period of 14 days Definition: day means each completed 24 hour period |
| Broken Bones Benefit | Arm; Leg; Cheekbone; & Collar Bone £150 Maximum payable any one Insured Person £300 No Cover if a valid claim is made under Temporary Total Disablement Section. |



Permanent Partial Disablement – Scale of Benefits

| CONDITION | PERCENTAGE OF CAPITAL SUM PAYABLE |
|--|---|
| Loss of Limb (one limb): | 100% |
| Loss of Limb (two or more): | 100% |
| Loss of Sight (one eye): | 100% |
| Loss of Sight (both eyes): | 100% |
| Loss of Limb & Loss of Sight: | 100% |
| Loss of Hearing (one ear): | 25% |
| Loss of Hearing (both ears): | 100% |
| Loss of Speech: | 100% |
| Total Loss of Sense of Taste & Smell | 25% |
| Loss of whole of lower jaw | 100% |
| Prominently raised facial scarring totalling: 15cm in length or 15sq. cm in area | 20% |
| 5cm in length or 5sq. cm in area | 5% |
| Loss of one kidney | 100% |
| Loss of one Lung | 100% |
| 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 Notes

The Insurer shall not pay more than the Capital Sum stated in the Benefit Schedule for **Permanent Partial Disablement** arising out of any one **Accident** regardless of the number of conditions diagnosed in the **Insured Person**.

Endorsements:

Aircraft Accumulation Limit &/or Occurrence Limit Any One Accident

In respect of Insured Persons travelling in the same aircraft and/or any one occurrence, the Underwriters' total liability for Personal Accident shall not exceed in all £1,000,000.

In the event of an aircraft accumulation limit and/or occurrence limit exceeding this figure, the Underwriters' liability in respect of each Insured Person shall be proportionately reduced until their total liability does not exceed the said limit.

ADDITIONAL CONDITIONS:

In the event of breach of the above Additional Condition(s), We shall have no liability under this policy, unless You show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

1. Wrestling cover restricted to Olympic free style and Greco Roman;
2. Brazilian Ju Jitsu, Kaman Krav Maga and MMA styles are only covered as part of a training regime;
3. Savate and Capoeira are covered competitively on a non-contract basis;
4. Ring work is covered for amateur participants as part of a training regime where only touch contact is permitted;
5. Kick boxing, Low Kick Boxing and Thai Boxing are covered only for Forms, Light, Touch and Full contact in accordance with Amateur Rules;
6. Excluding Knock Down Kick Boxing;
7. Excluding Professional Bouts;
8. Excluding the use of all live weapons – live weapons defined as Weapons with Sharpened blades;
9. Excluding Cage Fighting and Total Combat.
10. Excluding any injuries or disablement arising from any pre-existing defect, infirmity or sickness.



Notification of Claims and Circumstances to:

AXA XL
Crisis Management
20 Gracechurch Street
London
EC3V 0BG

E-mail: James.Good@axaxl.com

Jonathan.Kelly@axaxl.com

Signature A handwritten signature in black ink, appearing to be 'MW'.

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This document has been issued by STB Insurance Brokers under authority from AXA XL Insurance Company UK Limited.

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