



MartialGuard Clubs and Associations

Important Information about Your Policy

Allianz Insurance plc | Commercial

Allianz 

TL Risk Solutions



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This summary outlines the main features and exclusions of the MartialGuard Clubs and Associations Policy. It does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is one that may affect your decision as to whether the policy is suitable for you or where cover is unusual compared to other similar policies available. We have also included additional information which may be of help to you.

When you take out cover, you will be issued with a policy schedule detailing the cover provided. The policy wording should be read in conjunction with the schedule. The policy will cover you for 12 months and is annually renewable. It is underwritten by Allianz Insurance plc.

Covers Available

Public and Products Liability

Significant Features and Benefits

This section insures your legal liability to pay compensation to members of the public, or club or association members, if they are injured or their property is damaged as a result of an accident caused by you or your products, or your employees or members while acting on your behalf

Limit of Indemnity – as selected by you up to £10m. The amount relates to:

- One claim or series of claims arising out of one occurrence
- All claims any one period of insurance arising out of products supplied
- All claims any one period of insurance for pollution or contamination.

Territorial Limits

- Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- Any other member country of the EU
- Elsewhere in the world in respect of activities of partners, directors, employees or members normally resident in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands but temporarily on a journey or visit in connection with club or association activities.

Legal and other Costs and Expenses

Cover is provided for the above in connection with the defence of any valid claim, including your representation at any coroner's inquest, fatal accident enquiry or certain criminal proceedings

Health and Safety at Work – Legal Defence Costs

Covers legal defence costs arising out of the Health and Safety at Work Act 1974.

Court Attendance Compensation

Covers attendance as a witness in connection with a claim:

- Director/partner £500 for each days' attendance
- Employee £250 for each days' attendance

Corporate Manslaughter and Homicide

Cover extends to include legal costs and expenses incurred with our consent and costs of the prosecution against you in connection with the defence of any criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 in respect of any fatal injury. Cover is limited to £5M or the amount stated in the policy schedule whichever is the lower.

Cloakroom Liability

Covers legal liability in respect of members' or visitors' property in a cloakroom at the premises, if the cloakroom is locked or an attendant is on duty:

£150 per person

£1,000 in total in the period of insurance.

Car Park Liability

Covers legal liability in respect of members' or visitors' vehicles at the premises' car park, and vehicle contents if lost with such vehicle:

£2,500 per vehicle

£10,000 in total in the period of insurance

Member to Member Liability

Covers each club or association member or official as though each individual was separately named in this section.

The total Limit of Indemnity available to all parties is not increased.

Significant Exclusions or Limitations

- Injury to any employee
- Loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work
- Liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or refunding a defective product or replacing, repairing or reinstating faulty work
- Liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law (other than for loading/unloading) or any water craft or aircraft
- Liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee
- In respect of injury, loss or damage arising from products:
 - Liability which attaches solely under the terms of an agreement
 - Installed or incorporated in aircraft or spacecraft
 - Claims made in any country outside the European Union if you have premises or representation in that country
- Injury, loss or damage arising from products exported to the USA or Canada
- Any liability in respect of pollution or contamination:
 - In the USA or Canada
 - Elsewhere unless due to a sudden, identifiable, unintended and unexpected incident
- Fines, penalties or liquidated, aggravated, punitive or exemplary damages
- The excess shown in the schedule
- Use of weapons unless specified in the schedule
- Professional sportspersons (except coaches, instructors, or others in an official capacity)
- The organisation of tournaments involving another party not named as the Insured unless specified in the schedule and an additional premium paid
- Liability arising from an act of abuse, unless specified in the schedule and an additional premium paid

Terrorism Cover

Cover for acts of Terrorism is limited to £5M or the amount stated in the policy schedule whichever is the lower.

Asbestos

Liability caused by or arising from exposure to asbestos is limited to £5M or the amount stated in the policy schedule whichever is the lower.

Group Personal Accident

There are three bands of cover available for selection (silver, gold and platinum) which applies to all club or association members.
The benefits applicable to the band selected will appear on the policy schedule.

Significant Features and Benefits

All cover bands provide these benefits

This section provides a fixed payment for an accident occurring whilst an insured person is taking part in martial arts training, grading, assessments or competitions organised by the club or association, that results in:

Accidental death	£50,000
Loss of one Limb	£50,000
Loss of two or more Limbs	£50,000
Loss of Sight	£50,000
Loss of Hearing in one Ear	£25,000
Loss of Hearing in both Ears	£50,000
Loss of Internal Organ	£25,000
Loss of Speech	£50,000
Permanent Total Disablement	£50,000

The death benefit for insured persons under 16, or under 18 and in full time education, is £2,000.

Significant Exclusions or Limitations

This policy does not cover injury arising from:

- Suicide or self-injury
- Committing a criminal act or taking part in civil commotions or riot
- Being a professional sportsperson (other than when acting as an instructor, coach or in an official capacity)
- Drugs or alcoholism
- Venereal disease, AIDS, and HIV
- Sickness or disease
- Naturally occurring condition or gradually operating cause
- Any benefit during the excess period
- Any claim attributable either to arthritic or other degenerative conditions in joints, bones, muscles, tendons or ligaments
- Any incident which does not occur within the operative time shown in the schedule.
- Participating in off-piste winter sports
- Use of weapons unless specified in the schedule

The Permanent Total Disablement benefit is payable if the insured person is permanently prevented from undertaking each and every occupation or profession

The following benefits vary between the three cover bands

Temporary Total Disablement

This section provides a weekly payment for accidental bodily injury that results in Temporary Total Disablement as shown below:

Silver band	£50 per week
Gold band	£100 per week
Platinum band	£150 per week

The Temporary Total Disablement benefit is payable if the insured person is prevented from undertaking each and every function of their usual occupation.

No Temporary Total Disablement benefit will be payable:

- If the Insured Person has no paid usual occupation
- of any amount in excess of the insured person's weekly wage in their usual occupation

The excess period for Temporary Total Disablement is 14 days
The maximum benefit period is 52 weeks

Extensions of Cover (Benefits vary between the three cover bands)

Additional Travel Expenses

This extension provides a weekly payment in the event of Temporary Total Disablement if the insured person incurs any additional reasonable travel expenses, up to £25 a week for all cover bands

The maximum benefit per insured person is £1,300 for all cover bands

Broken Bones

This extension provides a fixed payment as shown below, for accidental bodily injury that results in a fracture to the:

- Legs, arms, collar or cheek bones:

Silver band	£50
Gold band	£100
Platinum band	£125
- Finger, thumb or toe:

Silver band	£5
Gold band	£25
Platinum band	£30

The maximum benefit per insured person for fractures to legs, arms, collar or cheek bones is shown below:

Silver band	£150
Gold band	£500
Platinum band	£1,000

The maximum benefit per insured person for fractures to fingers, thumbs or toes is shown below:

Silver band	£15
Gold band	£100
Platinum band	£150

Group Personal Accident (continued)

There are three bands of cover available for selection (silver, gold and platinum) which applies to all club or association members.
The benefits applicable to the band selected will appear on the policy schedule.

Significant Features and Benefits	Significant Exclusions or Limitations																		
<p>Emergency Dental (Pain Relief) Expenses This extension provides a payment up to the amount shown below, if external oral impact results in damage to the insured persons teeth which necessitates immediate emergency pain relief:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">Not Insured</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£100</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£150</td> </tr> </table>	Silver band	Not Insured	Gold band	£100	Platinum band	£150	<p>Any procedure other than the relief of pain is not covered.</p>												
Silver band	Not Insured																		
Gold band	£100																		
Platinum band	£150																		
<p>Hospitalisation</p> <ul style="list-style-type: none"> In-Patient benefit This extension provides a daily payment as shown below if hospitalisation occurs as a result of accidental bodily injury: <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">£25 per day</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£50 per day</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£50 per day</td> </tr> </table> Convalescence Benefit This extension also provides a daily payment as shown below if the insured is confined to their home or a nursing home following a period of Hospitalisation: <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">£25 per day</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£50 per day</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£50 per day</td> </tr> </table> 	Silver band	£25 per day	Gold band	£50 per day	Platinum band	£50 per day	Silver band	£25 per day	Gold band	£50 per day	Platinum band	£50 per day	<p>The excess period for Hospitalisation is 24 hours.</p> <p>The maximum benefit per insured person is shown below:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">£750</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£1,000</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£1,000</td> </tr> </table> <p>The maximum benefit applies separately to the In-Patient Benefit and the Convalescence Benefit</p>	Silver band	£750	Gold band	£1,000	Platinum band	£1,000
Silver band	£25 per day																		
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Silver band	£750																		
Gold band	£1,000																		
Platinum band	£1,000																		
<p>Legal Advice Helpline A free service for all cover bands operating 24 hours a day, 365 days a year</p>																			
<p>Physiotherapy This extension provides payment towards a number of physiotherapy sessions as shown below, in the event of Temporary Total Disablement and a written referral by the insured person's doctor:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">Not Insured</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">up to 5 sessions</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">up to 10 sessions</td> </tr> </table>	Silver band	Not Insured	Gold band	up to 5 sessions	Platinum band	up to 10 sessions	<p>The insurer's written approval of any physiotherapy sessions must be obtained prior to treatment.</p> <p>The maximum payable in respect of any one insured person is shown below:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">Not Insured</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£175</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£350</td> </tr> </table>	Silver band	Not Insured	Gold band	£175	Platinum band	£350						
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Gold band	up to 5 sessions																		
Platinum band	up to 10 sessions																		
Silver band	Not Insured																		
Gold band	£175																		
Platinum band	£350																		
<p>Rehabilitation and Retraining Expenses This extension provides payment up to the amount shown below towards rehabilitation and retraining costs to facilitate the insured person's return to work in the event of Permanent Total Disablement:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">£1,000</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£10,000</td> </tr> </table>	Silver band	£1,000	Gold band	£5,000	Platinum band	£10,000	<p>The insurer's prior written approval of any rehabilitation and retraining costs must be obtained</p> <p>The Insurer will not pay for rehabilitation or retraining costs for any insured person who was over 65 at the time of the Permanent Total Disablement.</p>												
Silver band	£1,000																		
Gold band	£5,000																		
Platinum band	£10,000																		

Group Personal Accident (continued)

Limitations applying across all cover bands

Age Limit	75
Accumulation Limits	
Event Accumulation Limit	£10,000,000
Non Scheduled Aircraft Accumulation Limit	£250,000
Scheduled Aircraft Accumulation Limit	£10,000,000
Contamination by Terrorism Accumulation Limit	Nil

Employers Liability

(only available if you choose cover for Public and Products Liability)

Significant Features and Benefits

This section insures your legal liability to pay compensation to employees if they are injured whilst working for you. Cover includes your costs and those of your employee.

Limit of Indemnity - Standard £10m in respect of any one claim or series of claims arising out of one occurrence.

Territorial Limits

- Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- Elsewhere in the world for employees resident in these territories but temporarily employed elsewhere.

Legal and other Costs and Expenses

Cover is provided for the above in connection with the defence of any valid claim including your representation at any coroner's inquest, fatal accident enquiry or certain criminal proceedings.

Health and Safety at Work - Legal Defence Costs

Covers legal defence costs arising out of the Health & Safety at Work Act 1974.

Unsatisfied Court Judgements

Covers payment of court judgements obtained by employees against third parties for injury sustained at work, if the judgement remains unsatisfied.

Court Attendance Compensation

Covers attendance as a witness in connection with a claim:

- Director/partner £500 for each days' attendance
- Employee £250 for each days' attendance

Corporate Manslaughter and Homicide

Cover extends to include legal costs and expenses incurred with our consent and costs of the prosecution awarded against you in connection with the defence of any criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 in respect of any fatal injury. Cover is limited to £5M or the amount stated in the policy schedule which ever is the lower.

Significant Exclusions or Limitations

- work on an offshore installation or travelling to or from
- injury to any employee where motor insurance is required by law to be in force
- Cover caused by acts of Terrorism is limited to £5M.

Directors and Officers Liability

(only available if you choose cover for Public and Products Liability)

Significant Features and Benefits

This section provides financial protection for directors (which can include club or association officials) in terms of their personal liability when managing their company, club or association in their capacity as a director.

Cover includes:

- Legal Liability and Legal Defence Costs arising from the wrongful act (any actual or alleged breach of duty, trust, neglect, error or omission) of a director
 - that the Insured or your director(s) may be liable to pay
 - the spouse, heir or legal representative of a director may become legally liable for
 - in the event of any action or proceedings brought against a director by the company or another director
- Disqualification Proceedings
- Regulatory proceedings
- Employment Practice proceedings
- Civil Proceedings
- Criminal Proceedings
- Pollution Defence Costs
- Extended Reporting Period
- Automatic Acquisition
- Outside Entity Cover

Significant Exclusions or Limitations

- Acts of war or terrorism
- Asbestos
- Bodily Injury or Property damage
- Claims made outside the Period of Insurance or Extended Reporting Period
- Fraudulent act or personal gain
- Fines, penalties or punitive damages
- Pollution clean up costs
- Professional Services (other than derivative or shareholder class actions)
- Pension Funds
- Pre-existing claims, potential claims or proceedings
- Share or security offerings
- Nuclear risks
- Unjustified benefits and remuneration

Please note cover cannot commence until a signed proposal form and payment have been received and accepted by TL Risk Solutions. Please contact TL Risk Solutions if you require any further information.

Additional Information

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should contact the following Allianz claims handling office:
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Claims Division

Allianz Insurance
500 Avebury Boulevard
Milton Keynes
MK9 2XX
Telephone: 0844 871 0789
Lines are open from 9am to 5pm Monday to Friday

24 Hour Claim Notification

If you have to notify us of a claim outside of our normal operating hours please contact us on our 24 hour claim notification telephone number
0845 604 9824

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc
57 Ladymead
Guildford
Surrey
GU1 1DB.

Alternatively phone: 01483 552438

Email: accsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Using our Complaints Procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Full details of our complaints procedure will be found in your policy documentation.

Would I receive compensation if Allianz is unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the policy wording a copy of which is available on request.

Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 and subsequent Employers Liability (Compulsory Insurance) Amendment Regulations 2008 lay down certain obligations for employers and in particular you should be aware of the following:

• Display of Certificates

If the Employers Liability Section is insured, Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each place of business or make the certificate available in an electronic forms so that each relevant employee to whom it relates has reasonable access to it.

• Retention of Certificates

There is now no legal requirement for you to retain copies of expired Certificates of Employers Liability Insurance. However, as certain claims e.g. industrial disease, could be made many years after the disease is caused, it is recommended that a complete record is kept of your Employers Liability Insurance history, including the name of the insurer(s), policy number(s) and dates of the relevant policies.

Financial Services Compensation Scheme (FSCS)

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme 7th Floor, Lloyds Chambers Portsoken Street London E1 8BN Tel: 020 7892 7300 Fax: 020 7892 7301 Email: enquiries@fscs.org.uk www.fscs.org.uk

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638.
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers.
Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Our registration number is 121849.
This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.