



Allianz Insurance plc

MartialGuard Clubs and Associations

Policy Summary and Proposal



Allianz 



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Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we have been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with Towergate Insurance for your MartialGuard cover to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

Should you need any further details or have any questions Towergate Insurance will be delighted to help.

Please contact them or visit their website:

www.martial-arts-insurance.co.uk

Address: Pegasus Court, Olympus Avenue,
Tachbrook Park, Warwick, CV34 6LW

Telephone: 0844 873 0182

Fax: 01926 439440

Email: martialguard@towergate.co.uk

Important

This document provides an overview of your policy.

Please read it carefully and keep it in a safe place.



Introduction

This document provides an overview of your policy. For full details please refer to the policy document, a copy of which is available on request. Towergate Insurance or your local Allianz office will be pleased to explain the policy cover in more detail.

Please read the Policy

Please read the policy and the policy schedule carefully to make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions. If you wish to change anything or if there is anything you do not understand, please notify Towergate Insurance or the Allianz office that issued your policy. If you fail to notify us your policy may not operate or not operate fully.

What is the MartialGuard Clubs and Associations Policy?

The MartialGuard Clubs and Associations Policy will cover you for 12 months and is annually renewable. It is designed to cover the main insurance needs of a martial arts club or association. Most covers are optional for your selection and the covers available are as shown. The policy is underwritten by Allianz.

Covers available:

Public and Products Liability

Public Liability 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, your employees or members while acting on your behalf. Cover also includes financial loss resulting from trespass, obstruction or interference with any right of way, light, air or water.

Cover applies in the United Kingdom and any other member country of the European Union. It also applies elsewhere in the world in respect of employees or members who are temporarily abroad on your behalf.

Products Liability insures your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by your products.

You may select the limit of indemnity.

There is also an option to include an extension for abuse cover, upon payment of an additional premium. This extension insures your legal liability to pay compensation to members of the public or club or association members if they are abused by your employees or members while acting on your behalf.

The standard limit of indemnity for abuse is £100,000.

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

Insures your legal liability to pay compensation to employees if they are injured (this means bodily injury, death, disease, illness or shock) whilst working for you. Cover includes your costs and those of your employees.

The policy applies in the United Kingdom and anywhere in the world for employees who live in the United Kingdom and are working temporarily abroad. They must bring any claim in the United Kingdom or any member country of the European Union.

The standard limit of indemnity is £10,000,000.

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

Directors and Officers Liability insurance provides financial protection and therefore peace of mind 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.

Smaller sized businesses can be just as vulnerable to claims as larger companies and as the directors of small private companies are subject to similar duties as listed companies.

Under the 1985 and 1989 Companies Acts directors and officers are exposed to over two hundred areas of statutory liability. This means that they can face unlimited personal liability for their actions and decisions on behalf of the company. Other legislation (e.g. Companies Act 2006) has further increased such liabilities.

Where a director or officer is alleged to have committed a wrongful act (any actual or alleged breach of duty, trust, neglect, error or omission) in performance of their duties they are exposed to potential liability.

A directors personal assets may be at risk if they are sued - claims can be brought by anyone with an interest in the affairs of the company: regulators, statutory authorities, shareholders, other directors, employees and in the case of insolvency, creditors, liquidators and administrators.

For small businesses, directors are often the sole or major director or shareholder and most will not have the resource to defend a claim which may put their business in jeopardy. Many directors incorrectly believe that they are protected by the limited liability status of their company.

Designed to meet the needs of small to medium sized UK businesses Allianz is one of the few leading insurers who offer Directors & Officers cover as part of a combined insurance policy.

The standard limit of indemnity is £250,000.

Group Personal Accident Insurance

The cover provides a fixed payment for an accident occurring while an Insured Person is taking part in martial arts training, grading, assessments or competitions organised by the club or association, which results in death or disablement.

Three bands of cover are available, shown below, each of which give a range of capital sums and weekly benefits. A wide range of extensions are automatically added to each band of cover.

Each club or association should select one of the three bands of cover available, which applies to all members.

The cover bands include the following variable benefits:

	Silver cover	Gold cover	Platinum cover
Accidental Death	£50,000	£50,000	£50,000
Accidental Death (under 16s*)	£2,000	£2,000	£2,000
Loss of one Limb	£50,000	£50,000	£50,000
Loss of two or more Limbs	£50,000	£50,000	£50,000
Loss of Sight	£50,000	£50,000	£50,000
Loss of Hearing in one Ear	£25,000	£25,000	£25,000
Loss of Hearing in both Ears	£50,000	£50,000	£50,000
Loss of Internal Organ	£25,000	£25,000	£25,000
Loss of Speech	£50,000	£50,000	£50,000
Permanent Total Disablement	£50,000	£50,000	£50,000
Temporary Total Disablement (excludes under 16s*)	100% weekly wage up to a maximum of £50 a week up to 52 weeks (excluding the first 14 days)	100% weekly wage up to a maximum of £100 a week up to 52 weeks (excluding the first 14 days)	100% weekly wage up to a maximum of £150 a week up to 52 weeks (excluding the first 14 days)
Additional Travel Expenses	up to £25 per week in the event of Temporary Total Disablement (maximum 52 weeks)	up to £25 per week in the event of Temporary Total Disablement (maximum 52 weeks)	up to £25 per week in the event of Temporary Total Disablement (maximum 52 weeks)
Broken Bones	legs, arms, collar or cheek bones £50 (maximum per person £150) finger, thumb or toe £5 (maximum per person £15)	legs, arms, collar or cheek bones £100 (maximum per person £500) finger, thumb or toe £25 (maximum per person £100)	legs, arms, collar or cheek bones £125 (maximum per person £1,000) finger, thumb or toe £30 (maximum per person £150)
Emergency Dental (pain relief) Expenses	Not Insured	up to £100	up to £150
Hospitalisation	£25 per day (maximum payment £750)	£50 per day (maximum payment £1,000)	£50 per day (maximum payment £1,000)
Legal Advice Helpline	24 hours a day, 365 days a year	24 hours a day, 365 days a year	24 hours a day, 365 days a year
Physiotherapy Sessions	Not Insured	Up to 5 sessions in the event of Temporary Total Disablement (maximum payment £175)	Up to 10 sessions in the event of Temporary Total Disablement (maximum payment £350)
Rehabilitation and Retraining Expenses	up to £1,000 retraining expenses in the event of Permanent Total Disablement	up to £5,000 retraining expenses in the event of Permanent Total Disablement	up to £10,000 retraining expenses in the event of Permanent Total Disablement

*an Insured Person under 16 years of age or under 18 years of age and in full time education

For a summary of the main benefits, terms, conditions and exclusions under this policy, you may wish to read our "Important Information about Your Policy" document or contact Tovergate Insurance

Proposal

You may choose any of the following covers. Please tick the appropriate box(es) for the cover(s) you wish to insure.

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

Group Personal Accident Directors and Officers Liability (only available if you choose cover for Public and Products Liability)

On the pages that follow, please complete the Club or Association details, each section you wish to insure, the General Questions and the Declaration.

Please answer all the questions, tick the appropriate boxes and use block capitals

Club or Association Details

1 Your full Club or Association name

2 Your Club or Association address

3 Title: Ms Miss Mrs Mr Other (please specify)

Your full name

4 Your contact details,

Your postal address

Your telephone number

Your fax number Your email address

5 Details of styles and disciplines of all martial arts practiced

6 Details of any weapons used

a For demonstration

b For contact

c Details of safety measures including risk assessments and safety clothing for use of such weapons

7 The date your club or association was established

8 When do you want your insurance to start? (The policy is renewable annually)

9 Please confirm total number of

a Licensed members (including under 18's)

b Members under 18

10 If you are a club, are you affiliated to any martial arts association? Yes No

If 'Yes' please give details including full association name

Public and Products Liability

1 Please tick the box for the indemnity limit you want

£1,000,000 £2,000,000 £5,000,000 £10,000,000

2 Is all equipment properly maintained and kept in a good state of repair? Yes No

If 'No' please give full details

3 Do you organise any events or tournaments where the anticipated daily attendance exceeds 5,000 people? Yes No

(Please note standard cover excludes the organisation of tournaments and events which involves any party that is not included as the Insured unless you contact Towergate Insurance and an endorsement is issued)

If 'Yes' please give full details

4 Please give detail of goods sold, supplied, delivered or used for promotional purposes, including their intended function

5 Do you export any goods to the USA or Canada? Yes No

If 'Yes' please give full details of goods including their intended function, and applicable turnover

6 Do you know if any goods are supplied indirectly to the USA or Canada? Yes No

If 'Yes' please give full details of goods including their intended function, and applicable turnover

Public and Products Liability continued

7 Do you want to include the Abuse Extension (note an additional premium applies)

Yes No

If 'Yes' please answer the following questions

a Do you have a written policy statement on the protection of children and vulnerable adults?

Yes No

b Do all coaches and instructors receive a copy of this statement and is this recorded?

Yes No

c Do you have written guidelines on supervision of children or vulnerable adults where overnight accommodation is required or where photographs may be taken?

Yes No

d Has a specific risk assessment been undertaken in respect of children and vulnerable adults?

Yes No

e Are coaches and instructors CRB (Criminal Records Bureau) checked prior to working with children and vulnerable adults?

Yes No

If you have answered 'No' to any of the above, please give full details

Group Personal Accident

1 Please tick box for cover band you want (please see Overview for Cover Band details)

Silver Gold Platinum

Employers Liability

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

1 Please confirm total number of

a clerical employees

b manual employees

2 What is your ERN (Employer Reference Number or Employer PAYE Reference), if applicable

Directors and Officers Liability

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

Limit of Indemnity £250,000 as standard

1 Have you been in operation for more than 24 months? Yes No

If 'No' please give full details

2a Have you had any claims made against any Director or Officer in the past three years? Yes No

2b If Yes, did the total settlement value exceed £1,000 Yes No

If you have ticked Yes to 2b, please give full details

3 Are you aware of any circumstances or incidents in the past three years that could give rise to a claim being made against a Director or Officer whether or not the circumstance or incident has been notified to a D&O insurer? Yes No

If 'Yes', please give full details

4 If you have **more than** 300 members, please give your estimated annual turnover

Please note cover cannot commence until this signed proposal form and payment have been received and accepted by Towergate Insurance.

General Questions

1 Has any Insurer ever

- a) declined to insure you? Yes No
- b) cancelled or declined to renew any of your insurances? Yes No
- c) imposed special terms? Yes No

If 'Yes', to a, b or c please give details

2 Have you or any partner, director or any other person responsible for managing the business in connection with this or any other business in which you or they have been trading, ever been

- a) convicted of or charged (but not yet tried) with any criminal offence other than road traffic offences? Yes No
- b) declared bankrupt or insolvent? Yes No
- c) a director or partner of a company that went into liquidation or receivership? Yes No
- d) prosecuted for a breach of any statute relating to health or safety of employees or others? Yes No
- e) served with a Prohibition Notice under the Health and Safety at Work Act? Yes No
- f) the subject of a recovery action by Customs and Excise or the Inland Revenue? Yes No
- g) the subject of a county court judgement made against you? Yes No

If 'Yes', to any of the above please give details

3 Have you or any Partner or Director (in connection with this or any other business in which you or they have been trading) suffered any loss, made any claims or been involved in any accidents which have or could have resulted in a claim in respect of the risks proposed within the last five years? Yes No

If 'Yes', please give details

Important: You must give details of all claims, even if they were declined by your previous insurers.

Year	Type of Loss	Details of Loss	Amount Paid £	Amount Outstanding £

Declaration

- 1 I/We declare that to the best of my/our knowledge and belief:
 - a) the above statements and particulars, whether written by me/us or by others on my/our behalf, are true and complete;
 - b) any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete;
 - c) I/we have not withheld any material fact*
 - d) no insurer has declined my/our proposal, cancelled or refused to renew my/our policy or increased the premium or required special terms or conditions in respect of any of the risks proposed; and
 - e) all sums insured stated above represent the full value of the property to be insured.
- 2 I wish to modify the above statements in the following respects:

- 3 I/We agree that this proposal and declaration and any information given separately shall be the basis of the contract between Allianz Insurance plc and myself/ourselves.
- 4 I/We agree to accept the Allianz standard form of policy for this type of insurance.
- 5 I/We understand that Allianz reserves the right to decline any proposal.
- 6 I/We understand that Insurer's share information with each other, credit reference agencies and other information agencies with regard to credit agreements, policies and claims, primarily to assess risks, handle claims and prevent fraud.
I/We consent to this.

Authorised Signature

Date

Position in club or association

Important:

Your Records

You should keep a record (including copies of letters) of all information you supply to Allianz about this proposal.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners, and employees have consented to our using their details in this way. We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the insured persons to such information being processed by us and that this fact is made known to the insured persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employer's Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

- to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest you.

If you do not want to know about these products and services, please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

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 by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.



ACOMSC1274/3 05.13

