



XL Insurance

Sport & Leisure

Schedule

Sport Personal Accident

SL-PA 0422 - STB

April 2022



Schedule

Policy Details:

Unique Market Ref:	B0334SC3342022714
Policy No:	XLC-UKF-0493-0922
Wording:	Sport Personal Accident Insurance – Affinity (Form SL-PA 0422 – STB)
Insured:	United Kingdom Federation of Majorettes
Insured’s Address:	River View, River Road, West Walton, Wisbech, PE14 7EK
Premises:	n/a
Business Activities:	Majorettes
Insured Person(s)	104 Senior Members & 233 Junior Members
Period of Insurance:	From: 1 st September 2022 To: 31 st August 2023 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 .
Geographical Limits:	Worldwide
Permanent Partial Disability Scale:	Standard
Claim Time Limit:	12 months
Event Aggregate Limit:	GBP 500,000
Travel Accumulation Limit:	Not Applicable
Age Limit:	Applicable 4 to 80 only. Reduced Benefits apply for: Ages 4 to 16 - 20% of Death Benefit otherwise full Benefits Schedule applies Ages 71 to 80 - 25% of Death and Permanent Total Disablement and Permanent Partial Disablement Benefit otherwise full Benefits Schedule applies



Benefits Schedule:

BENEFIT TYPE	BENEFIT AMOUNT
Death (reduced to £10,000 for under 16's)	GBP 10,000
Permanent Total Disablement Any Occupation	GBP 10,000
Permanent Partial Disablement Standard Scale	Capital Sum: GBP 10,000 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 0 per week Maximum Duration: N/A weeks Deferment Period: N/A days

Medical Expenses

IT IS HEREBY NOTED AND AGREED THAT cover under this Certificate is extended to include a Hospital Cash Benefit payable as a direct result of Accidental Bodily Injury sustained during the operative time. (Sum Insured £25.00 per day payable for a maximum of 14 days, subject to a 2 days franchise). Definition: day means each completed 24 hour period.

IT IS FURTHER HEREBY NOTED AND AGREED THAT cover under this Certificate is extended to include the Insured Person against expenses incurred for Dental Treatment by any legally qualified Dental Practitioner necessitated by Accidental Bodily Injury while playing or officiating in matches. This Certificate will not pay for:

1. Expenses in excess of £250
2. The first £25 of each and every claim.
3. loss or damage to dentures, bridges and crowns or other dental appliances.

Conditions:

Cover whilst playing, practising and training under the auspices, control or direction of the Troupe/Federation. Excluding any injuries or disablement arising from any pre existing defect, infirmity or sickness.

Information:

Playing or participating in any sporting activity carries its own risks and accidents happen, with potentially devastating effects.

The UKFM 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 UKFM 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 policies to protect their income and assets in the event of an injury sustained whilst participating in their Sport.

Individual Personal Accident quotations are available from info@stbinsurance.co.uk



Permanent Partial Disablement – Standard Scale

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%

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**.

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:

Date of Issue: 11.10.2022

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

STB Insurance Brokers is a trading name of Pulse Insurance Limited

Authorised & Regulated by the Financial Conduct Authority for non-investment insurances (FCA Register No. 308626).

STB Insurance Brokers, Jonathan Scott Hall, Thorpe Road, Norwich, Norfolk, NR1 1UH

Tel: 01603 626904

Web: www.stbinsurance.co.uk

Registered in England & Wales No. 3492137



axaxl.com

AXA XL Insurance Company UK Limited
20 Gracechurch Street, London, EC3V 0BG, United Kingdom

Telephone: +44 (0)20 7626 0486 Fax: +44 (0)20 7623 9101 **axaxl.com**

AXA XL Insurance Company UK Limited | Registered office: 20 Gracechurch Street, London, EC3V 0BG Registered in England No 5328622.
AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.