



Group Personal Accident – Referee’s

INSURED: Ice Hockey UK Limited
INSURER: Sportscover Europe Ltd (Lloyds)
POLICY NO: PLON99/0093633
PERIOD: 1 August 2019 to 31st July 2020

COVER: Accidental bodily injury.

EFFECTIVE TIME: Whilst an Insured Person is either:

- a) Taking part in the Insured Sport in any event organised by the Insured or in which the Insured is participating.
- b) Taking part in training organised by the Insured
- c) Watching the Insured Sport at any event organised by the Insured or in which the Insured is participating.
- d) Travelling directly to or directly back from the Insured’s away fixture as part of an organised party under the direction of the Insured.
- e) Taking part in any social activity organised by and taking place on premises owned leased or hired or borrowed by the Insured.
- f) Taking part in any training approved by or with the knowledge and agreement of the Insured.
- g) Officiating at any Ice Hockey match under the direction of the Association including Elite League and GB level.

Towergate

Jellicoe House, Grange Drive, Hedge End, Southampton SO30 2AF
Tel: **0344 892 1656** Email: southampton@towergate.co.uk
www.towergateinsurance.co.uk

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Registered Address: Towergate House, Eclipse Park, Sittingbourne Rd, Maidstone, Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority.



INSURED PERSONS

Description

Official

Any person acting in the capacity as an official who is registered as an official and is a fully paid up member of the Insured, including any person who is registered with the insured as an Elite League Official up to the age of 75. The official may be non-registered if called up at short notice.

Referee

Any person acting in the capacity as a referee who is registered as a referee and is fully paid up member of the insured.

DEFINITIONS:

Permanent Total Disablement

Permanent total disablement from any gainful employment for which the insured person is fitted by way of training, education or experience.

Loss of Income

Disablement from the insured person's usual occupation.

BENEFITS

Death			£100,000
Loss by permanent physical severance or permanent and total loss of use of:			
one eye or one limb			£100,000
Both eyes or two or more limbs or loss of one eye and one limb			£100,000
Speech			£100,000
Hearing	In both ears		£100,000
	In one ear		£25,000
One joint of thumb of either hand			£15,000
More than one joint of thumb of either hand			£30,000
One joint of forefinger			£10,000
More than one joint of forefinger			£20,000
One joint of any other finger			£5,000
More than one joint of any other finger			£10,000
Both joints of one big toe			£15,000
One joint of one big toe			£10,000
Both joints of any other toe			£6,000
One joint of any other toe			£3,000
Shoulder or elbow			£25,000
Wrist, hip, ankle or knee			£25,000
Removal of lower jaw by surgical operation			£30,000
Quadriplegia or Paraplegia			£120,000
Permanent and total loss of intellectual capacity			£100,000
Permanent Total Disablement from usual occupation		Benefit shall not be payable until such disablement has continued for a period of 12 calendar months.	£50,000

Loss of Income		Excluding the first 7 days of each claim. Benefit paid up to a maximum 52 weeks. Reduced to £25 per week if unemployed.	£250 per week
Dental Expenses		Excluding first £100 each Claim.	£5,000
Medical Expenses			Up to 15% of capital benefit & 30% of weekly benefit paid above (ex dental) from a qualified UK registered medical practitioner
Physiotherapy		Benefit paid up to a maximum of 26 weeks. Excluding first £50 each claim.	75% of expenses incurred following referral by a qualified UK registered medical practitioner

ADDITIONAL BENEFITS

Rehabilitation costs following injury		Subject to referral from Medical Practitioner includes Gymnasium, Pilates Studio and physocal trainers	Up to £500
Nursing Costs for Bed Care following injury		Subject to confirmation from Medical Practitioner. Excluding first 7 days of confinement to bed. Subject to care being delivered by registered nurse, unrelated to the insured person.	£300 per week for maximum of 52 weeks
Dependant Children's Allowance following injury to insured person		Subject to children being entirely dependent on the insured person. Dependent children are defined as under age of 19, unmarried and living at home or under 25 and full time student at institute of higher learning	Up to £500
Home Alteration or Conversion required following permanent disablement			80% of costs up to a maximum of £10,000
Funeral Expenses for Insured Person following insured accident			Up to £5,000
Kidnap Benefit			£10,000
In Memoriam Benefit			£1,000
Membership Fees Benefit		Subject to unable to participate in the playing of Ice Hockey for the remainder of the season due to bodily injury	Pro rata amount up to £500

Supplementary Policy Information

PRINCIPAL EXCLUSIONS:

Any amount claimed for medical or dental treatment where such costs are incurred beyond 12 months from the date of the accident.

Any claim which is the result of bodily injury, death, disablement or the incurring of Dental Expenses caused by:

- a. Intentional self-injury or deliberate exposure to unusual danger. Own criminal act or being under the influence of alcohol or drugs.
- b. Suicide or attempted suicide
- c. Engaging in flying of any kind other than as a passenger.
- d. War & terrorism
- e. Sickness , disease or disorder
- f. Any naturally occurring condition or degenerative process or any gradually operating cause
- h. Engaging in any professional or semi-professional sports.
- i) Mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions or complaints.

PRINCIPAL CONDITIONS AND/OR WARRANTIES:

Claims reporting procedures and conditions including:

Claims Evidence

The Insured must provide at its own expense any evidence in support of a claim. An Insured Person must undergo as many medical examinations in connection with any claim as the Company may require.

Claims Notification

The Insured must advise within 30 days (or as soon as reasonably thereafter of becoming aware of any accident which causes or may cause disablement. You must as early as possible place yourself under the care of a duly qualified medical practitioner.

For full details please refer to policy documentation