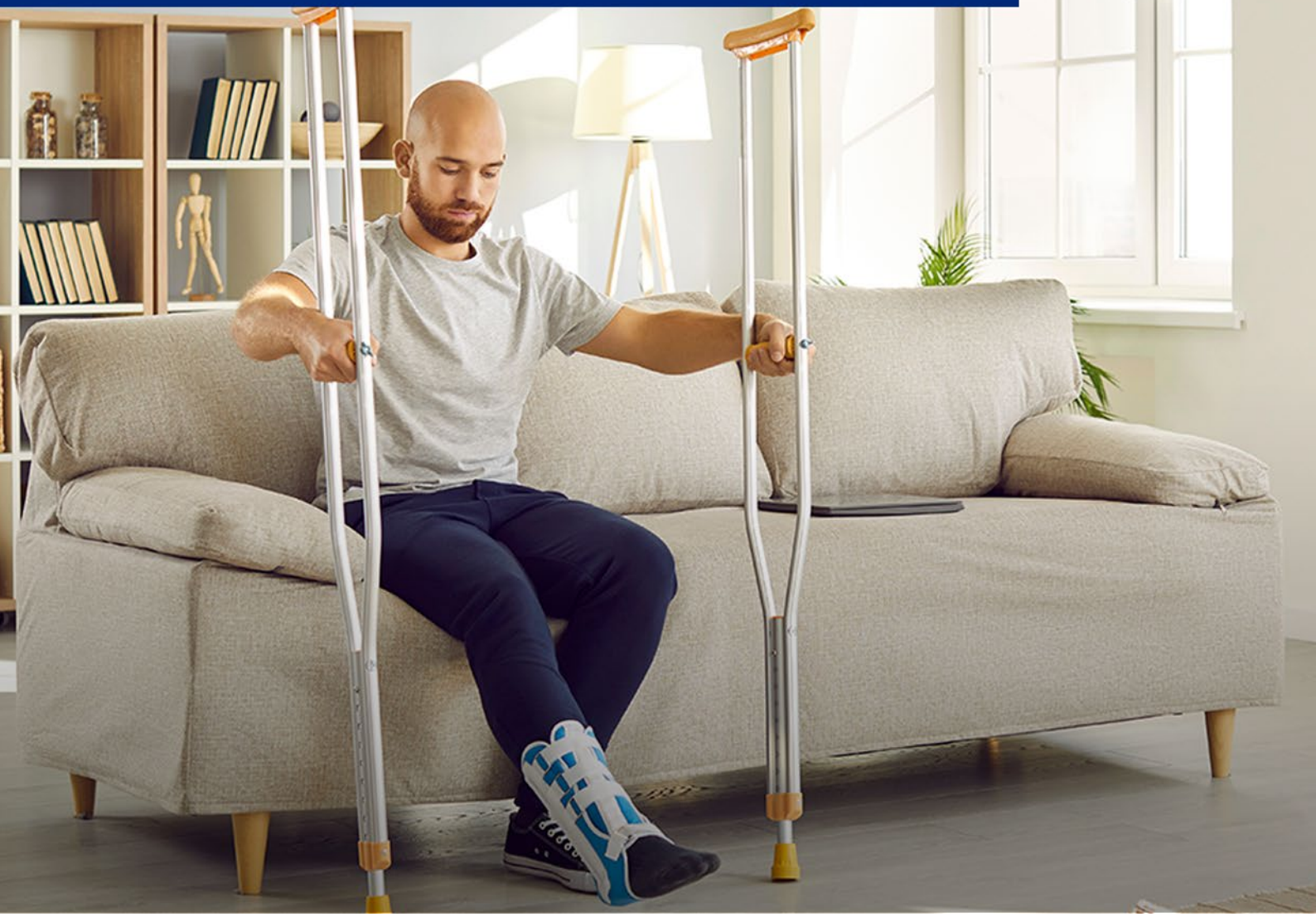




Personal Accident Insurance

British Rowing Ltd

Valid from April 2023



Protection for your most valuable assets

If you become injured during the operative time of the policy, you can incur significant financial losses as a result. Personal accident insurance can help offset some of these unexpected expenses.

This insurance can pay out a set amount if someone is injured in an accident and the pay out can be a lump sum or a weekly amount. It ensures all participants have protection in the event of an injury and because this is a “non-negligence” cover it can help reduce litigation because unlike a liability policy you do not have to find someone to be at fault for an injury to receive compensation.

Insured categories and operative time of the policy

The infographic is divided into three main sections. The top section lists three insured categories: Category A (green), Category B (teal), and Category C (blue-grey). Each category is accompanied by a person icon with a star. Below the categories is a warning icon and a note: 'PLEASE NOTE: No person over the age of 85 will be covered by this policy.' The middle section is a dark blue bar titled 'OPERATIVE TIME' with the text 'Whilst the insured person is participating in activities approved by British Rowing.' The bottom section features a dark blue box on the left with the text 'BRITISH ROWING APPROVED ACTIVITIES' and 'Details of the activities approved by British Rowing can be found on the insurance zone website. www.marhsport.co.uk/british_rowing'. To the right is a smaller image of a rowing team in a boat, with a text overlay that reads 'Approved activities Membership and competition insurance British Rowing' and 'Last updated 19.04.2025'.

CATEGORY A
Any Row, Coach & Umpire member of British Rowing or committee member / volunteer while acting on behalf of British Rowing who is resident in the UK.

CATEGORY B
Any Race member of British Rowing who is resident in UK.

CATEGORY C
Any team manager, coach, athlete, employee, support staff including doctors, drivers, and officers of British Rowing, whether paid or voluntary.

PLEASE NOTE: No person over the age of 85 will be covered by this policy.




OPERATIVE TIME
Whilst the insured person is participating in activities approved by British Rowing.

BRITISH ROWING APPROVED ACTIVITIES
Details of the activities approved by British Rowing can be found on the insurance zone website.
www.marhsport.co.uk/british_rowing

Approved activities
Membership and competition insurance
British Rowing
Last updated 19.04.2025

Policy benefits overview

Personal Accident Benefits (Part A)

Accidental bodily injury resulting in	  	
	CATEGORY A	CATEGORY B and C
Death	£10,000	£10,000
Loss of Sight in one or both eyes	£25,000	£50,000
Loss of Hearing in one ear	£6,250	£12,500
Loss of Hearing in both ears	£25,000	£50,000
Loss of one or more Limbs	£25,000	£50,000
Loss of Speech	£25,000	£50,000
Permanent Total Disablement (PTD)	£25,000	£50,000
Temporary Total Disablement*	£50 per week	£50 per week
Excess Period	14 days	14 days
Benefit Period	26 weeks	26 weeks

*The Maximum weekly wage payable for Temporary Total Disablement will not exceed 100% of the Insured Persons normal weekly wage.



Minors – If the Insured person is under the age of 16 at the date of the accident giving rise to a claim.

- a) The maximum amount payable for death will be £10,000 or the sums insured shown in the Schedule whichever is less.
- b) No benefit will be payable for Temporary Total Disablement.

Policy benefits overview

Personal Accident Extensions (Part B)

Accidental bodily injury resulting in	  	
	CATEGORY A	CATEGORY B and C
Broken Bones	Up to a maximum amount of £750 any accident for any one Insured Person	Up to a maximum amount of £1,000 any accident for any one Insured Person
Arm (Humerus, Radius & Ulna) or Wrist (Carpals)	£150	£250
Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella)	£250	£350
Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula)	£150	£250
Childcare Expenses	Not Insured	Up to £100 per week for 26 weeks
Coma Benefit	£25 per day for each day up to a maximum of 730 days	£50 per day for each day up to a maximum of 730 days
Convalescence	Up to £200	Up to £200
Dental & Optical Expenses	Up to £500	Up to £1,000
Funeral Expenses	Up to £10,000	Up to £10,000
Hospitalisation	£25 per day up to £500	£50 per day up to £750
Medical Expenses ¹	Up to £5,000	Up to £10,000
Physiotherapy	Not Insured	Up to £500
Primary Dislocation ²	Not Insured	Up to £250
Rehabilitation Expenses	Up to £5,000	Up to £10,000
Snapped / Ruptured Achilles Tendon, Cruciate Ligament ³	Up to £150	Up to £250
Pregnancy, Maternity and Paternity Benefits*	Not Insured	Up to £250 per week for a maximum of benefit period of 2 weeks.

*In the event that an insured person is absent through pregnancy, maternity or paternity leave or maternity or pregnancy related illness including, but not limited to, miscarriage or still birth, the insurer will pay a benefit amount for the period the insured person is absent from work for up to a maximum of 2 weeks. This extension only applies if the insured person is eligible for Temporary Total Disablement. No deferment period will apply to this extension.

Policy benefits overview

Personal Accident Additional Extension Endorsements



¹ Medical Expenses (Including Surgery, X-rays & Scans)

If an insured person sustains accidental bodily injury which results in them incurring ambulance charges or Medical Expenses as an inpatient in a hospital or nursing home. Medical Expenses includes, but is not limited to, charges for X-rays, scans and surgery.

The maximum amount insurers will pay is stated in the table.

This benefit cannot be claimed in addition to Broken Bones, Primary Dislocation or Snapped / Ruptured Achilles Tendon, Cruciate Ligament as a result of the same event.

This benefit can only be claimed twice by an individual insured person during the period of insurance.



² Primary Dislocation - Kneecap, Elbow, Shoulder or Hip

Primary dislocation means the first time an insured person has suffered a dislocation of the following joints.

- i) kneecap
- ii) elbow
- iii) hip
- iv) shoulder

We will pay up to the amount stated in the table for any medical expenses incurred by the insured person in a hospital. This includes but is not limited to X-rays, scans and surgery.

This benefit cannot be claimed in addition to Broken Bones, Medical Expenses or Snapped / Ruptured Achilles Tendon, Cruciate Ligament as a result of the same event.

This benefit can only be claimed twice by an individual Insured Person during the Period of Insurance.



³ Snapped / Ruptured Achilles Tendon, Cruciate Ligament

Snapped / Ruptured Achilles Tendon, Cruciate Ligament means the first time an Insured Person snaps or ruptures the Achilles Tendon and/or Cruciate Ligament.

Achilles Tendon shall mean the tendon joining the muscles in the calf of the leg to the bone of the heel.

Cruciate Ligament shall mean either of the cruciate ligaments of the knee, being the Anterior Cruciate Ligament (ACL) and the Posterior Cruciate Ligament (PCL). These ligaments are two strong rounded bands that extend from the head of the tibia to the intercondyloid notch of the femur.

We will pay up to the amount stated in the table for any medical expenses incurred by the Insured Person in a Hospital. This includes but is not limited to X-rays, scans and surgery.

This benefit cannot be claimed in addition to Broken Bones, Medical Expenses or primary Dislocation as a result of the same Event.

This benefit can only be claimed twice by an individual Insured Person during the Period of Insurance.



The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

This is a marketing communication.

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