

Group Personal Accident

Policy Schedule

Policy Number	PA04282521		
Intact Office	17 York Street, Manchester M2 3RS		
Agency	Marsh Sport		
Insured	The British Triathlon Federation Ltd t/as British Triathlon & Triathlon England, Welsh Triathlon Ltd & Scottish Triathlon Association Ltd		
Registered Address	Sportspark, 3 Oakwood Drive, Loughborough, Leicestershire, LE11 3QF		
Business Description	British Triathlon is a Federation, whose members are the Home Nation's Associations of Triathlon England, Triathlon Scotland and Welsh Triathlon. British Triathlon is responsible for matters such as the Great Britain Elite, Paratriathlon and Age-Group Teams, British and International events, Anti-Doping and International Representation. British Triathlon also manages several services that are shared with the three Home Nations		
Period of Insurance	From	1 st April 2026	
	To	31 st March 2027	both dates inclusive
Renewal Date	1 st April 2027		

Maximum Limit per Insured Person

The maximum payable to any one Insured Person in respect of all benefits payable under the following sections of cover:

- Personal Accident Insurance and
- Extensions specific to Personal Accident Insurance or
- Nuclear, Chemical or Biological Cause Extension Specific to Personal Accident Insurance and
- Additional Cover Specific to Nuclear, Chemical or Biological Cause Extension

in respect of any one bodily injury caused by an Accident to any one Insured Person shall not exceed

A	under Benefits 1 2 and 4	£50,000
B	under Benefits 3	£50,000
C	under Benefits 5	£500
D	under Benefits 6	Not Insured

Maximum Incident Limit

Our liability under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £10,000,000 subject to the following inner limits:

1	Aircraft Accumulation (Multi-engine aircraft excluding helicopters)	£5,000,000
2	Aircraft Accumulation (Single-engine aircraft, airship or helicopter)	£1,000,000
3	War while on an External Business Journey	£5,000,000
4	Terrorism (other than Nuclear Chemical or Biological Cause)	£5,000,000
5	Nuclear, Chemical or Biological Cause	£5,000,000
6	Limit per Insured Person	As shown above

Section 1 - Personal Accident Insurance

Category of Insured Persons	Description	Operative Time
A	All Core Members of the Insured aged over 5 years of age and resident in the United Kingdom	Whilst training, practicing and direct travel between the Insured Person's residence and the venue of an organised, permitted event recognised by the Insured anywhere within the United Kingdom. Whilst racing/ competing in an ETU/ World Triathlon sanctioned event anywhere in the World and up to 4 days of training outside of the UK if the training is in connection with racing/competing in an EU/World Triathlon event anywhere in the World. Cover excludes any travel to or from the Insured Person's usual place of work whether direct or not in all instances.
B	All Ultimate Members of the Insured aged over 5 years of age resident in the United Kingdom	Whilst training, practicing and direct travel between the Insured Person's residence and the venue of an organised, permitted event recognised by the Insured anywhere in the world. Whilst racing/ competing in British Triathlon Permitted Events and racing at ITU or Continental (ATU, ASTC, CAMTRI, ETU, OUT), IRONMAN, Challenge, Powerman, Xterra, Castle Series and Super League Triathlon sanctioned events. Cover excludes any travel to or from the Insured Person's usual place of work whether direct or not in all instances.
C	All Core Coach Members of the Insured aged over 5 years of age and resident in the United Kingdom	Whilst coaching/instructing and direct travel between the Insured Person's residence and the venue of an organised, permitted event recognised by the Insured anywhere in the world. Excluding any travel to or from a place of work whether direct or not in all instances
D	All Ultimate Coach Members of the Policyholder aged over 5 years of age and resident in the United Kingdom	Whilst training, practicing, coaching and direct travel between the Insured Person's residence and the venue of an organised, permitted event recognised by the Insured anywhere within the United Kingdom. Whilst racing/ competing in an ETU/ World Triathlon sanctioned event anywhere in the World and up to 4 days of training outside of the UK if the training is in connection with racing/competing in an EU/World Triathlon event anywhere in the World. Cover excludes any travel to or from the Insured Person's usual place of work whether direct or not in all instances.
E	Any Employee, programme funded athlete and other individuals travelling at the Insured's request (including talent squads, Age-Group Team support staff and non-elite programme athletes), aged over 5 years of age and resident in the United Kingdom	Any journey undertaken by an Insured Person in connection with Your Business (including Incidental Holiday taken in conjunction with the journey) which starts during the Period of Insurance and involves travel from an Insured Person's normal Country of Residence. Cover starts from the departure of an Insured Person from an Insured Person's residence or usual place of Business in their normal Country of Residence (whichever occurs first) until arrival back at such residence or usual place of Business (whichever occurs last) at the end of the journey.

F	All officials of the Insured who are members of the insured aged over 5 years of age and resident in the United Kingdom	Whilst participating as an official, technical official or moto marshal as part of an organised official activity recognised by the Insured and including direct travel between the Insured Person's residence and the venue of an organised official activity recognised by the Insured anywhere in the world.
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Benefit	Category of Insured Person		
	A & C	B, E & F	D
	Sum Insured		
1 Death	£10,000	£10,000	£10,000
2 Loss of two or more Limbs or Loss of Sight in both eyes or Loss of Sight in one eye combined with Loss of Limb	£25,000	£50,000	£50,000
3 Permanent Partial Disablement	£25,000	£50,000	£50,000
4 Permanent Total Disablement	£25,000	£50,000	£50,000
5 Temporary Total Disablement	Not Insured	£100	£500
6 Temporary Partial Disablement	Not Insured	Not Insured	Not Insured
Scale	Extended	Extended	Extended

In respect of Benefits 5 and 6:	
Payment Period – the maximum number of weeks benefit is payable	52 weeks not necessarily consecutive
Deferment Period – the number of days before any benefit is payable	14 days
Maximum amount payable per week – the Sum Insured shown above shall not exceed the following weekly amounts: Benefit 5 – 1 week of the Insured Person's Annual Salary Benefit 6 – 50% of 1 week of the Insured Person's Annual Salary Any payment will be limited to Out-of-Pocket Expenses if an Insured Person is not a Director or Employee	

Personal Accident Special Extensions For Category A & C

Unless otherwise shown in the wording the following Special Extensions are payable in addition to any amount paid under Benefits 1 – 6 of the Personal Accident Insurance section. Any amount payable will be subject to the Maximum Incident Limit (and inner limits where applicable) as shown in this Schedule.

Accident Medical Expenses	Not Insured
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person subject to £20,000 for any one Accident
Coma Benefit	£25 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Cosmetic Surgery	Not Insured
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental, Optical or Auditory Expenses	Up to 25% of any amount paid under Benefits 2 to 6 subject to a maximum £1,000
Dependant Adult Benefit	Additional £10,000 for each Dependant Adult
Dependant Child Benefit	Additional 5% for each Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Facial Disfigurement	Not Insured
Fracture	Up to a maximum of £500 any one Insured Person
Funeral Expenses	Up to a maximum £10,000 any one Insured Person
Hospital Admission	£25 per full 24 hours up to a maximum of 12 weeks any one Insured Person
Hospital Outpatient Expenses	Not Insured
Hospital Transfer Expenses	Not Insured
Hospital Visiting Expenses	Not Insured
Independent Financial Advice	Not Insured
Permanent Paralysis	
1 Paraplegia	£25,000
2 Quadriplegia	£50,000
Prosthesis	Not Insured
Rehabilitation Expenses	Not Insured
Relocation Expenses	Not Insured
Trauma Counselling	Up to £5,000 any one Insured Person

Personal Accident Special Extensions For Category B, D, E & F

Unless otherwise shown in the wording the following Special Extensions are payable in addition to any amount paid under Benefits 1 – 6 of the Personal Accident Insurance section. Any amount payable will be subject to the Maximum Incident Limit (and inner limits where applicable) as shown in this Schedule.

Accident Medical Expenses	Up to a maximum £30,000
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person subject to £20,000 for any one Accident
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Cosmetic Surgery	Up to £5,000 any one Insured Person
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental, Optical or Auditory Expenses	Up to 25% of any amount paid under Benefits 2 to 6 subject to a maximum £2,500
Dependant Adult Benefit	Additional £10,000 for each Dependant Adult
Dependant Child Benefit	Additional 5% for each Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Facial Disfigurement	Up to a maximum of £10,000 any one Insured Person
Fracture	Up to a maximum of £1,000 any one Insured Person
Funeral Expenses	Up to a maximum £10,000 any one Insured Person
Hospital Admission	£50 per full 24 hours up to a maximum of 12 weeks any one Insured Person
Hospital Outpatient Expenses	£25 per full 24 hours up to a maximum of 12 weeks any one Insured Person subject to a maximum of £300
Hospital Transfer Expenses	Up to a maximum of £5,000 any one Insured Person
Hospital Visiting Expenses	£25 per full 24 hours up to a maximum of £300
Independent Financial Advice	Up to £2,500 any one Insured Person
Permanent Paralysis	
1 Paraplegia	£50,000
2 Quadriplegia	£100,000
Prosthesis	Up to £10,000 any one Insured Person
Rehabilitation Expenses	Up to £10,000 any one Insured Person
Relocation Expenses	Up to a maximum £10,000 any one Insured Person
Trauma Counselling	Up to £5,000 any one Insured Person

Endorsement forming part of Policy Number PA04282521

Endorsement A – Definition of Training

Training includes any swim, bike or run training, with the following exclusions:

- At single discipline events
- At non-permitted events
- Commuting to your place of work
- Non-affiliated club activity
- Being coached by someone who is not a BTF qualified coach or BTF employed coach

Endorsement B – Convalescence

If during the Operative Time the Insured Person sustains bodily injury following an Accident which results in the Insured Person being a Hospital in-patient for a period of four days or more We will pay £200 for convalescence. Where the Insured Person is aged over 70 years at the time of bodily injury following an Accident the benefit will be reduced to £100

Endorsement C – Physiotherapy or Osteopathy Treatment

The following cover applies to Category B only

If during the Operative Time and whilst participating in the Insured Sport the Insured Person sustains bodily injury following an Accident

A for which We have paid benefit under the Broken Bones Extension, or
B for which We have paid Personal Accident Benefit 5 and / or Benefit 6, or
C which within 2 years is the sole and independent cause of a ligament, muscle, bone or joint injury and for which physiotherapy or osteopathy treatment is recommended by a qualified Medical Practitioner and provided by a chartered physiotherapist or an osteopath registered with the general osteopathic council We will pay the cost of the treatment up to a maximum in any one Period of Insurance of up to £2,500 per Insured Person subject to this not being included in any claim under the Medical Expenses Special Extension or the Medical Expenses Repatriation and Emergency Travel Expenses Insurance Section

We will not pay

1. the first £50 of each and every loss
2. for more than 2 claims in any one Period of Insurance
3. for any claim more appropriately covered by private medical insurance or any other insurance
4. once the physiotherapist or osteopath believes any future treatment will not benefit the Insured Person
5. for treatment commencing more than 26 weeks after the date of the Accident giving rise to the claim
6. for any prescription charges or costs for medical or non-medical supplies or equipment
7. for any charges associated with broken appointments

Endorsement D – Members

Member is defined as:

All paid up individual members of the Insured excluding day members

Endorsement E – Professional Cycling or Occupational Cycling Exclusion

The following exclusion is added to Exclusions Specific to Personal Accident Insurance

- 9 the Insured Person cycling in a professional capacity or as a result of their occupation

Endorsement F – Age Limit

The following exclusion is added to Exclusions Specific to Personal Accident Insurance

10. any claim after the expiry of the Period of Insurance in which the Insured Person attains the age of 90 years

In respect of any Insured Person aged over 85 years of age under the Personal Accident Insurance only Benefits 1, 2 and 3 shall apply.

Endorsement G – Special Extensions

Only the Personal Accident Insurance Special Extensions shown in this Schedule shall apply. Where differing limits are shown in the Policy Wording, it is the Policy Schedule limits that shall apply

Subject otherwise to the Terms, Conditions, Definitions and Exclusions

