Group Personal Accident and Business Travel Insurance

Policy Schedule		
Policy Number	PA04282327	
Intact Insurance Office	17 York Street, Manchester M2 3RS	
Agency	Marsh Ltd	
Insured	Great Britain Wheelchair Basketball Association	
Registered Address	BWB Office, Sportpark, 3 Oakwood Drive, Loughborough, LE113QF	
Business Description	Wheelchair Basketball	
Period of Insurance From	1st September 2026	
To	31st August 2027	both dates inclusive
Renewal Date	1st September 2027	

Maximum Limit per Insured Person

The Company's liability under this Policy for all benefits payable under the following sections of cover:
- **Section 1 Personal Accident Insurance (including all its extensions) and**
- **Nuclear, Chemical or Biological Cause Extension Specific to Personal Accident Insurance (including Additional Cover Specific to Nuclear, Chemical or Biological Cause Extension)**

shall not exceed the amounts shown below in respect of any one bodily injury caused by an Accident to any one Insured Person:

A	under Benefits 1 2 and 4	£1,000,000
B	under Benefits 3	£1,000,000
C	under Benefits 5	£1,000
D	under Benefits 6	£500

Maximum Incident Limit

The Company's liability under this Policy in respect of any one Incident for all benefits payable to all Insured Persons under the following sections of cover:
- **Section 1 Personal Accident Insurance (including all its extensions)** and
- **Nuclear, Chemical or Biological Cause Extension Specific to Personal Accident Insurance (including Additional Cover Specific to Nuclear, Chemical or Biological Cause Extension)**

shall not exceed the Maximum Incident Limit of £25,000,000 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	Any member, registered referee, official, coaches, activators and athlete of the Insured	Whilst the Insured Person is playing or officiating for the insured club at home or away fixtures, participating in any sporting activity at the insured club premises, taking part in training organised by the insured club, travelling directly to or directly back from the insured clubs home or away fixtures as part of an organised party under the direction of the insured club, taking part in any social activity organised by the insured club, engaged upon duties on or around the premises of the insured club, spectating at the insured club home and away fixtures or undertaking and participating in a BWB sanctioned activity

Benefit	Category of Insured Person
	A
	Sum Insured
1 Death	£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	£50,000
3 Permanent Partial Disablement	£50,000
4 Permanent Total Disablement	£50,000
5 Temporary Total Disablement	£100
6 Temporary Partial Disablement	Not Insured
Scale	Extended
(Scale refers to which benefits apply under Benefit 3 – Permanent Partial Disablement, full details are on page 14 of the policy wording)	

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	
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 £10,000
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
Burns	Not Insured
Catastrophic Fatal Accident	Not Insured
Coma Benefit	£75 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Commuting Expenses	Not Insured
Cosmetic Surgery	Not Insured
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Damage to Clothing and Personal Belongings	Not Insured
Dental, Optical or Auditory Expenses	Up to 25% of any amount paid under Benefits 2 to 6 subject to a maximum £500
Dependant Adult Benefit	Not Insured
Dependant Child Benefit	Not Insured
Domestic Assistance	Not Insured
Executor Expenses	Not Insured
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
Home and Workplace Alteration Expenses	Not Insured
Hospital Admission	£75 per full 24 hours up to a maximum of 2 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
Lifesaver	Not Insured
Permanent Paralysis 1 Paraplegia 2 Quadriplegia 3 Hemiplegia 4 Triplegia	Not Insured
Post-Traumatic Stress Disorder (PTSD)	Not Insured
Prosthesis	Not Insured
Recruitment Expenses	Not Insured
Rehabilitation Expenses	Up to £10,000 any one Insured Person

Relocation Expenses	Not Insured
Retraining	Not Insured
Retraining (Spouse)	Not Insured
Return Home Expenses	Not Insured
Spouse or Dependant Paraplegia or Quadriplegia 1 Paraplegia 2 Quadriplegia	Not Insured
Trauma Counselling	Up to £5,000 any one Insured Person
Workplace Assault Accident Medical Expenses	Not Insured

Section 13 - Temporary Life Insurance

Category of Insured Persons	Description	Operative Time
A	Any Director or Employee of the Insured resident in the United Kingdom	External Business Journey

Special Extensions only operate where full cover for that Section has been purchased	
Cover	Sum Insured
Death from Natural Causes	£50,000 or the Benefit under the Personal Accident Insurance Section of this Policy whichever is the lesser

Your Duty of Fair Presentation

Your obligation to disclose material circumstances at the start of any Period of Insurance You have a legal duty to provide Us with a fair presentation of the subject matter of this insurance. This means that You should ensure that We have access to all material information when We decide whether to insure Your risk,

calculate the premium or set the terms and conditions of Your Policy.

Your obligation to disclose material changes that alter the risk during the Period of Insurance

If during the Period of Insurance there is a change in the particular circumstances of Your Business which might:

1 materially alter the risks against which You have insured; or

2 increase the likelihood of a claim under this Policy, You should make a fair presentation of this to Us.

What do We mean by 'material information'?

'Material information' means any information relating to the circumstances of Your Business which would affect this decision-making. For example, by affecting the nature of the risks against which You wish to insure or increasing the likelihood of a claim.

If You are in doubt as to whether information is material, You should disclose it to Us.

Endorsement forming part of Policy Number PA04282327

Endorsement A – Benefit 5 Temporary Total Disablement

Benefit 5 – Temporary Total Disablement is limited to Out-of-Pocket Expenses only

Endorsement B - Physiotherapy or Osteopathy Treatment

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

1. for which We have paid a benefit under the Fracture Extension, or
2. for which We have paid Personal Accident Benefit 5 and / or Benefit 6, or
3. 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 Professional 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 £500 per Insured Person subject to this not being included in any claim under the Accident Medical Expenses Special Extension

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

Claims Condition

Any claim must be supported with a written referral from the Insured Person's Medical Professional whom is their NHS GP or practices within their NHS GP Surgery

Endorsement C – Permanent Total Disablement Definition

Permanent Total Disablement will be from any gainful employment for which the Insured Person is fitted by way of training education or experience

Endorsement D - Fracture

Cover for Fracture is amended a follows:

Fracture

If an Insured Person sustains bodily injury caused by an Accident that results in a Fracture that does not result in a claim payment under Benefits 1 to 4 of the Schedule of Benefits, We will pay You the amount specified below dependent on the Fracture sustained.

1 £500 for hip or pelvis (excluding coccyx or thigh)

2 £240 for femur or heel

3 250 for skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture), kneecap and shoulder blade

4 £500 for spine (vertebrae but excluding coccyx)

Up to a maximum of £5,000 will be payable for all Fractures from the same Accident.

Endorsement E – Contractors

The following is added to **General Definitions applicable to all Sections**

Contractors

Any person carrying out work or giving advice in connection with the Business of the Insured and whilst travelling on an Insured Journey with the express permission and consent of the Insured.

Subject otherwise to the Terms, Conditions, Definitions and Exclusions