



# It's our duty to care

Group Personal Accident and Business Travel Insurance

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Working in partnership with Marsh Ltd & GB Wheelchair Basketball Association

Date 19<sup>th</sup> August 2025



## Policy Schedule

Policy Number	TBC		
RSA Office	17 York Street, Manchester, M3 2RS		
Agency	Marsh Ltd		
Insured	GB Wheelchair Basketball Association		
Registered Address	BWB Office, Sportpark, 3 Oakwood Drive, Loughborough, LE113QF		
Business Description	Wheelchair Basketball		
Period of Insurance	From	1 <sup>st</sup> September 2025	
	To	31 <sup>st</sup> August 2026	both dates inclusive
Renewal Date	1 <sup>st</sup> September 2026		

### 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	£1,000,000
B	under Benefits 3	£1,000,000
C	under Benefits 5	£1,000
D	under Benefits 6	£500

### Maximum Incident Limit

Our liability under this Policy in respect of any one Incident 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 and activators of the Insured resident in the United Kingdom	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	

### In respect of Benefits 5 and 6:

Payment Period – the maximum number of weeks benefit is payable	52 weeks not necessarily consecutive
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Deferment Period – the number of days before any benefit is payable	14 days
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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

## Endorsement forming part of Policy Number TBA

### 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.

**Subject otherwise to the Terms, Conditions, Definitions and Exclusions**



Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

