

GROUP SPORTS ACCIDENT INSURANCE

POLICY WORDING

December 2022



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WELCOME

This group sports accident policy is underwritten by American International Group UK Limited (AIG UK). When we use 'we', 'our' or 'us' in this document, we mean AIG UK.

The policy is sold and administered by Sportscover Europe Limited (Sportscover Europe). SportsCover Europe are part of Active Risk.

This document tells you what the policy covers you for, as well as what isn't covered. Along with a document called the policy schedule it makes up a contract between us and the policyholder, so make sure you keep it safe.

This is an agreement between us and you. No one else has any rights under this agreement, other than the policyholder, your legal representative or anyone else you choose to carry out your wishes if you die.

Please read through this document carefully. It should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please contact Sportscover Europe on +44(0)20 7283 8444 or by email at enquiries@active-risk.com.

In this document, when we say 'policyholder' we mean the sports club, association or governing body named on the policy schedule.

When we say 'you' or 'your', we mean any registered member of the policyholder named on the policy schedule.

When we say 'child' or 'junior', we mean a registered member of the policyholder named on the policy schedule who is under 18 years of age.

This policy is designed to cover you if you have an accident while taking part in a sporting event organised by the policyholder. This could be a game, training or while travelling directly to or from playing or training.

When we say 'accident', we mean something that's sudden and is unexpected and is a specific event that happens at an identifiable time and place.

We don't cover anything that's caused by, or is a symptom of, any illness or disease. We also won't cover injuries caused by muscular pain or by wear and tear to a joint, ligament or tendon.

The policyholder must be able to confirm when, where and how the accident happened if you want to make a claim.

This policy covers residents of the United Kingdom (UK), the Isle of Man and the Channel Islands.

All terms and conditions are provided in English, and we'll only ever communicate with you in English.

Please contact Sportscover Europe if you need this policy document in a different format, including larger print or braille.

HOW THIS POLICY WORKS

This policy is designed to cover you if you're injured in an accident while playing, practising or training in the sport organised by the policyholder. This includes travelling directly to and from any competition, game, match or practice session arranged by the policyholder. If the policyholder has chosen standard cover, this policy covers accidents detailed in sections A to D under "What this policy covers".

If the policyholder has chosen optional covers, these will be detailed on the policy schedule. The schedule will also confirm which optional covers in sections E to J have been chosen.

This is an annual policy. Your cover starts from the date shown on the policy schedule and we'll cover accidents that happen between that start date and end date. This policy will end if either we or the policyholder cancel it. You can make claims for accidents that happen between the start and end dates, even after the policy has ended.

If you want to claim for any injuries or disabilities caused by an accident, they need to have first appeared no more than 2 years after your accident.

You can claim for more than one accident under this policy. The most we'll pay you in total across any one insurance period is shown on the policy schedule. This amount includes any optional cover.

This policy document details everything that's covered, as well as what's not. It's important you read it along with the policy schedule to make sure you understand the cover you have.

The maximum amount we will pay you for any claim is listed on the policy schedule. If you're injured in an accident, we'll pay a percentage of that amount. The percentage is shown in the table that matches your injury.

The premium

The premium is the amount the policyholder pays us so we can provide you with insurance. It's important the policyholder keeps up to date with paying the premium. We won't pay claims if there are any unpaid premiums.

If you have a pre-existing condition

This policy covers injuries directly caused by an accident. If you had a pre-existing condition or disability that got worse because of your accident, we'll take this into account when you claim. We'll work out the difference between your condition or disability before and after the accident and pay an amount based on this.

To do this, we'll need to talk to the medical consultant that treated you. They'll assess your condition, and we'll use this to work out how much we'll pay. If your medical consultant can't do this, we'll ask another qualified medical consultant to do it.

For example, you may have been partially blind before the policy was taken out. If you then had an accident that left you completely blind, we'd ask a medical consultant to assess the difference in your vision before and after the accident. If your vision before the accident was 50%, and you lost the other 50% in the accident, we'd pay 50% of your covered amount.

Giving us the facts

It's important that both the policyholder and you give us complete and accurate information at all times. If you or the policyholder don't tell us the truth, or if you mislead us or exaggerate a claim, we may cancel your cover or treat it like it never existed.

CONTACT US

You can contact us in the following ways:

Sportscover Europe:

By phone

+44(0)20 7283 8444

Our lines are open Monday to Friday
9:00am – 5:00pm, except on public holidays.

By email

enquiries@active-risk.com

By post

ActiveRisk Group Limited, 2nd Floor,
153 Fenchurch St, London EC3M 6BB

AIG UK:

By phone

+44 (0)20 8662 8100

Our lines are open between 8:30am and
5:30pm Monday to Friday (except on
public holidays).

By email

aigdirect.queries@aig.com

By post

Customer Services, AIG Direct,
The AIG Building, 2-8 Altyre Road,
Croydon CR9 2LG

WHAT THIS POLICY COVERS

If the policyholder has chosen standard cover only, you'll be covered under Sections A to D. If the policyholder has chosen any optional covers, you'll also be covered under those optional sections that are detailed on the policy schedule. Please check the policy schedule to see what you are covered for.

You can make multiple claims across the lifetime of the policy, up to the maximum amounts specified on the policy schedule. If we pay you the overall maximum amount for a claim, there will be no further cover for you for the rest of that policy period. This also applies if the overall maximum amount is reached because of multiple claims during one policy period.

You'll only be covered when you are a member of the policyholder's club or association.

STANDARD COVER

SECTION A:

If an accident causes your death

If you die as a result of an accident, we'll cover you up to the percentage shown in the table below. This is a percentage of the maximum amount detailed on the policy schedule. If you die, we'll pay your legal representative or executor. If a child or junior covered by the policy dies, we'll pay their legal guardian.

You can claim for multiple injuries across sections A – D up to the maximum amount specified on the policy schedule.

	Amount
If a covered adult dies	100% of the overall maximum amount on the policy schedule
If a covered child or junior dies	£10,000

In this section, where we say you, we include a covered child or junior.

If you die within 13 weeks due to the accident, we'll cover your death only. If, due to the accident, you die after this time, but within 2 years, we'll cover your death as well as your injuries. We'll deduct any amount that has already been paid under Section B to D if this happens or if you've already claimed for another accident in the policy period. The maximum amount we'll pay in total for all claims, is the overall maximum amount shown on the policy schedule.

We'll only cover deaths that are directly caused by accidents. If you had a medical condition or disability at the time of your accident, we'll take this into consideration. For more information, see 'How this policy works' on page 4.

We'll also pay out under this section if you disappear, but only once a death certificate has been issued by a coroner. If it later turns out you didn't die as the result of the accident, you or your executor will need to pay us back the full amount.

SECTION B:

If you're paralysed, lose two or more limbs, or lose your sight in both eyes

If you're permanently injured in an accident, we'll cover you up to the percentage shown in the table below. This is a percentage of the maximum amount detailed on the policy schedule.

You can claim for multiple injuries across sections A – D up to the maximum amount specified on the policy schedule.

When we talk about losing a limb in this section, we can mean two things. It can include if you have physically lost a limb, but it can also include if you can no longer use a limb. For example, if your leg is permanently paralysed.

	Percentage
If your arms, legs and torso are paralysed.	Up to 100%
If you're paralysed on one side of your body.	100%
If you're paralysed from the waist down.	100%
If you lose two or more limbs. Limbs include hands and feet.	100%
If you lose your sight in both eyes. <i>To claim for this, your sight must be permanently damaged so that your remaining vision is less than 3/60 on the Snellen Scale. This means you see at 3 feet what most can see at 60 feet.</i>	100%
If your injuries are permanent and stop you from doing any job for the rest of your life that you are trained, educated or experienced to do. If you are not working, your injuries stop you from doing any paid work for the rest of your life. <i>You'll need to be at least 17 years old and below UK state retirement age at the time of your accident to claim for this. We'll ask a medical consultant to confirm your injuries are permanent.</i>	100%

We'll only cover injuries that are directly caused by accidents. If you had a medical condition or disability at the time of your accident, we'll take this into consideration. For more information, see 'How this policy works' on page 4.

If we make a payment under this section, you won't be able to claim for any benefits listed in sections E and F, if your cover includes these.

SECTION C:

If you lose your sight in one eye, your hearing, a body part or are permanently disabled in another way

If you permanently lose your sight in one eye, your hearing or a body part in an accident, we'll cover you up to the percentage shown in the table below. This is a percentage of the maximum amount detailed on the policy schedule.

You can claim for multiple injuries across sections A – D up to the maximum amount specified on the schedule.

When we say 'lose' in this section, we include both if you have physically lost part of your body or if you can no longer use a part of your body. For example, if your leg is permanently paralysed.

	Percentage
If you permanently lose your hearing. <i>To claim for this, you'll need a qualified medical consultant to confirm you're unable to hear sounds quieter than 90 decibels across frequencies between 500 Hz and 3,000 Hz.</i>	25%
If you permanently lose the whole of one limb, like a leg or arm, hand or foot.	50%
If you lose sight in one of your eyes. <i>To claim for this, your sight must be permanently damaged so that your remaining vision is less than 3/60 on the Snellen Scale. This means you see at 3 feet what most can see at 60 feet.</i>	50%
If you permanently lose the use of your whole shoulder, elbow, hip, knee, wrist or ankle.	25%
If you permanently lose: • Your whole thumb • Your whole index or middle finger • Your whole ring or little finger • Your whole big toe • Any other toe	10% 5% 5% 10% 5%
If you're permanently disabled in a way other than those listed above. For more information, see the 'If you're permanently disabled in a way other than those listed' section on page 9.	100%

You can't claim for the loss of a limb under this section as well as for the loss of two or more limbs under Section B. You can only claim for one or the other. The same applies to the loss of sight in one eye – you can only claim if you haven't already claimed for complete loss of sight under Section B.

If you lose a limb in an accident, you won't be able to make a claim for any other part of that limb. For example, if you make a claim for a lost arm, you can't make a claim for the lost fingers or thumbs on that arm as well.

We'll only cover injuries that are directly caused by accidents. If you had a medical condition or disability at the time of your accident, we'll take this into consideration.

If you lose the use of a part of a limb, or partially damage your sight or hearing, we'll pay a percentage of the amount shown in the table. For example, if you lose 50% of your hearing, we'll pay 50% of the amount we would've paid if an accident had left you completely deaf. For more information, see 'How this policy works' on page 4.

If you're permanently disabled in a way other than those listed

If you're permanently disabled in a way not shown in the table, you may still be able to make a claim. We'll ask the medical consultant that treated you to assess how severe your injuries are. We may use the American Medical Association's guidelines, or similar, to decide how much we'll pay.

We'll work out the amount to pay you based on how much body function you've lost. For example, you may lose your sense of taste and smell in an accident. If your medical consultant equates this to losing 5% of your body's function, we'll pay 5% of the overall maximum amount shown on the policy schedule.

If we make a payment under this section, you won't be able to claim for any benefits listed in sections E and F, if your cover includes these.

If your medical consultant is unable to assess your condition, we'll ask an independent medical consultant to do it instead. The medical consultant might need to examine you or check your medical records. We might also ask your medical consultant to check over the assessment, so they can reach a joint agreement with the independent medical consultant. We'll use this assessment to decide how much to pay.

SECTION D:

If you fracture (break) a bone

You can claim for multiple injuries across sections A – D up to the maximum amount specified on the schedule.

If you suffer a single or multiple fracture of a bone in an accident, we'll cover you up to the percentage shown in the table below. This is a percentage of the maximum amount for fractures detailed on the policy schedule.

	Percentage
Single or multiple fractures of:	
• Your leg, hip, pelvis, ankle, foot or one or more vertebrae in your spine.	5%
• Your shoulder, collar bone, breastbone, elbow, wrist or arm, hand, skull or jaw.	2.5%
• Your ribs, finger, toes.	1.25%
If you fracture another bone that we haven't mentioned.	1.25%

If you've been diagnosed with a medical condition that weakens your bones after this policy started – e.g., osteoporosis – you can only claim under this section once. For example, if you make a claim for a fractured ankle, you won't be covered if you later fracture any other bone.

OPTIONAL COVERS

The following sections only apply if the policyholder purchased any optional covers and they are listed on the policy schedule.

Please note there may be an excess or waiting period for any of the optional covers. Please check the policy schedule for details.

We'll only cover injuries that are directly caused by accidents. If you had a medical condition or disability at the time of an accident, we'll take this into consideration. For more information, see 'How this policy works' on page 4.

SECTION E:

If you are temporarily disabled

You can claim for temporary disablement if your accident prevents you from doing your usual job. If you aren't employed, we'll only pay you if your doctor confirms you are housebound. We'll pay the amount on the policy schedule from the end of the waiting period and up to the maximum claim period. The waiting period and the maximum claim period are all detailed on the policy schedule. We won't pay anything during the waiting period.

We'll need confirmation that your temporary disablement was under medical direction by a doctor or medical specialist.

SECTION F:

Additional expenses

If you need to incur additional expenses due to medical treatment resulting from your accident, we'll reimburse you up to the amounts shown on the policy schedule. For example, taxi fares to hospital, medical equipment etc. You will need to provide us with a receipt showing any expense you claim under this section.

SECTION G:

If you need to stay overnight in hospital

If you need to stay in hospital overnight because you were injured in an accident, we'll cover you up to a maximum of 180 days and for the amounts shown on the policy schedule.

You must stay overnight as an inpatient at a hospital. We won't cover stays in hospices, rehab centres, nursing homes or accident and emergency departments.

SECTION H:

If you need physiotherapy or chiropractic treatment

If you require physiotherapy or chiropractic treatment due to your accident, we'll reimburse you up to a maximum of 6 sessions and for the amounts shown on the policy schedule. To claim for this cover, you must have had a valid claim under sections B or C.

To claim for this cover, you will need to have physiotherapy or chiropractic treatment within 26 weeks of your accident.

SECTION I:

If you require dental treatment

If you require dental treatment due to your accident, we'll reimburse you up to the amounts shown on the policy schedule.

To claim for this cover, your dental treatment must be to whole natural teeth and related to an accident to your face or mouth. We won't pay for routine check-ups or dental treatment which are unrelated to the accident.

SECTION J:

Facial scarring

If you suffer permanent scarring to the face due to your accident, we'll cover you up to the amounts shown in the table below.

	Amount
Scarring of 20 centimetres or more	£500
Scarring of over 10 centimetres but less than 20 centimetres	£250
Scarring of over 5 centimetres but less than 10 centimetres	£125

To claim for this cover, your facial scarring needs to be over 5 centimetres in length or over 5 centimetres in square area. It also needs to be between the hairline and the lower jaw.

WHAT THIS POLICY DOESN'T COVER

Pre-existing conditions

If you have a pre-existing condition or disability that got worse because of your accident, we'll take this into account when you claim.

For example, if your hospital stay is extended because of a pre-existing heart condition, we will only pay the hospital stay that would be expected for your accident. We will ask a medical consultant to determine this.

Illnesses or diseases

This policy covers injuries caused by accidents. We won't cover any other conditions, illnesses, diseases or viruses. This includes, for example, strokes and heart attacks.

We also don't cover conditions that develop over time and aren't caused by a single accident. For example, we won't cover you if you lose your hearing or sight gradually.

Injuries and conditions we don't cover

We won't cover injuries that result from or caused by fibromyalgia, complex regional pain syndrome (CRPS) or myalgic encephalomyelitis (ME). These are long term conditions that cause pain or extreme tiredness.

We won't cover injuries caused by sprains or muscular pain or by wear and tear to a joint, ligament or tendon.

We won't cover mental illnesses, even if they're the result of an accident. This includes post-traumatic stress disorder, anxiety, or any disease of the nervous system.

We won't cover any self-inflicted injuries. This includes if you injure yourself while trying to take your own life.

Crime

We won't cover you if doing so would mean we're breaking any laws or regulations.

We also won't cover claims that result from you breaking the law or taking part in a criminal activity. For example, if you drive while under the influence of alcohol.

Medicine and drugs

We won't cover injuries caused by accidents if you're under the influence of medicine and don't follow the instructions. This includes both instructions that come with the medicine or that are given to you by a doctor.

We also won't cover you if you are using drugs or take medication to treat a drug addiction.

Wars, riots and terrorism

We won't pay claims for anything that results from you taking part in war, riots or terrorism.

Other things we don't cover

We won't provide any cover or benefits, or pay any claims, if doing so would breach any sanctions, laws or regulations that apply to us or our parent companies. Sanctions, laws and regulations can prevent us from doing business with or involving certain countries, groups, companies and people.

We won't cover injuries caused by flying accidents, unless you're a passenger in a commercial flight. For example, you're not covered if you're injured while parachuting, hang-gliding or paragliding.

We won't cover accidents caused by you deliberately putting yourself in danger, unless you're trying to save someone's life.

We won't cover injuries caused by you taking part in sport on a professional basis unless stated on your policy schedule. This includes playing, practising and training.

We won't cover you if you are taking part in a sport other than the sport detailed on the policy schedule.

We also won't cover any injuries that happen when you're on a quadbike.

We won't cover you if you ignore medical advice, or if you don't seek medical advice when necessary.

We won't cover claims for injuries resulting from a medical professional acting carelessly or recklessly.

HOW TO MAKE A CLAIM

Telling us about your accident

You should let us know as soon as possible if you're injured in an accident so we can start handling your claim. If you don't – and we can't get the information we need – we might need to reduce the amount we pay you or reject the claim altogether.

Your injuries need to have first appeared no more than 2 years after your accident.

You can tell us about your accident in the following ways:

By phone

+44 (0)20 8662 8101

Our lines are open between 9:15am and 5:00pm Monday to Friday (except on public holidays).

By email

aigdirect.claims@aig.com

By post

Claims Department AIG Direct,
The AIG Building, 2-8 Altyre Road,
Croydon CR9 2LG

Getting a claim form

You and your doctor or consultant will need to fill out a claim form and send it to us to make your claim. You can download claim forms from our website www.aigdirect.co.uk – or give us a call on +44 (0)20 8662 8101 and we'll send you one.

Our lines are open between 9:15am and 5:00pm Monday to Friday (except on public holidays).

Information we might need to handle your claim

We might need to ask for some extra information so we can handle your claim. For example, we might ask for evidence that your injuries were caused by the accident. We might also ask a medical consultant to examine your injuries. We'll cover the cost of any examinations and reports, as well as your travel costs, as long as they're reasonable and we've agreed to this in advance. If you don't attend your appointments without a proper reason, we might need to reject your claim.

We'll also need your permission to access your medical records and contact your doctor or consultant for your medical history.

If you die, we might need to ask for a post-mortem to confirm you died from an accident.

If we're not able to get the information we need to handle your claim, we might not be able to pay it.

Sometimes claims take a while to process and be paid. If this is the case, and the cause of the delay is outside of our control, we won't pay any interest on the amount we pay. This is also the case if the payment is delayed.

MAKING CHANGES TO THE POLICY

The policyholder must tell us if their circumstances change as this may alter the way we are able to provide cover under this policy.

If we need to make changes to this policy

We might sometimes make changes to the policy and the amount the policyholder pays.

We'll always give the policyholder at least 30 days' notice before making any changes to the policy, by writing to them at their last known address. If they're not happy with any changes we make, they can cancel the policy.

CANCELLING THE POLICY

The policyholder can cancel this policy at any time by giving Sportscover Europe at least 30 days' notice in writing. The cover will stop from the date of cancellation and we will refund the policyholder any unused proportion of the premium, provided that there has been no claim.

The policyholder is responsible for promptly telling anyone else insured under this policy that the policy has been cancelled.

By phone

+44(0)20 7283 8444

Our lines are open Monday to Friday
9:00am – 5:00pm, except on public holidays.

By email

enquiries@active-risk.com

By post

ActiveRisk Group Limited, 2nd Floor,
153 Fenchurch St, London, EC3M 6BB

When we might cancel the policy

We can cancel this policy at any time if the terms and conditions in this document aren't followed, or we decide to stop offering this product. If we do, we'll give the policyholder at least 60 days' notice in writing.

We may also cancel this policy if payments aren't kept up-to-date.

HOW TO MAKE A COMPLAINT

We hope you're happy with your cover and the service you have received. But if you're unhappy about something, we'd like to try to put things right. Please contact us using the details below, providing the policy or claim number.

If your complaint is about a claim you can contact us in the following ways:

By phone

+44 (0)20 8662 8101

Our lines are open Monday to Friday
9:15am – 5:00pm, except on public holidays.

By email

aigdirect.claims@aig.com

By post Claims Department, AIG Direct,
The AIG Building, 2-8 Altyre Road
Croydon CR9 2LG

For all other complaints please contact:

By phone

+44(0)20 7283 8444

Our lines are open Monday to Friday
9:00am – 5:00pm, except on public holidays.

By email

complaints@active-risk.com

By post

ActiveRisk Group Limited, 2nd Floor,
153 Fenchurch St, London, EC3M 6BB

If you're not happy with our response

If you're not happy with how your complaint was handled – or 8 weeks have passed since you raised it – you may be able to refer it to the Financial Ombudsman Service. Please be aware the Financial Ombudsman Service may not be able to consider your complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at financial-ombudsman.org.uk.

You can also contact them in the following ways:

By phone

0800 023 4567

By email

complaint.info@financial-ombudsman.org.uk

By post

The Financial Ombudsman Service,
Exchange Tower, Harbour Exchange Square,
London E14 9SR

Following this complaints procedure doesn't affect your right to take legal action.

The law of whichever part of the UK, the Channel Islands or the Isle of Man you live in will apply to this policy.

HOW WE USE YOUR PERSONAL INFORMATION

In order to provide our products and services and to run our business, we will collect, use and disclose your Personal Information.

We do this for various purposes including to make decisions about whether to provide insurance, assistance or other services, to respond to your requests and to process claims. We may also use your Personal Information to detect, prevent and investigate crime (including fraud and money laundering).

We may share your Personal Information with our affiliates, service providers and other third parties for these purposes. Your Personal Information may be transferred outside the UK, to countries that have data protection regimes which are different to those in the UK.

This includes countries which have not been found to provide adequate protection for Personal Information.

You have certain rights in relation to your Personal Information. More details about AIG's use of Personal Information and your rights as a data subject can be found at: aig.co.uk/privacy-policy

Or you may request a copy using the following contact details:

Data Protection Officer American International Group UK Limited The AIG Building 58
Fenchurch Street London EC3M 4AB

Or by email at: dataprotectionofficer.uk@aig.com

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We're covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim.

You can find out more about the FSCS at www.fscs.org.uk and by calling +44 (0)20 7741 4100 or 0800 678 1100.



Protected

Sportscover Europe Limited is registered in England (Company number 03726678) and has its registered address at Eagle Court, London EC1M 5QD and is regulated by the Financial Conduct Authority (FRN 308372). This can be checked by visiting the Financial Services Register: register.fca.org.uk

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). These can be checked by visiting the Financial Services Register: register.fca.org.uk.

American International Group UK Limited is registered in England (company number 10737370) and has its registered address at The AIG Building, 58 Fenchurch Street, London EC3M 4AB. We're also a member of the Association of British Insurers.

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