

Confirmation of Insurance - The British Water Ski & Wakeboard Federation Limited t/as British Water Ski & Wakeboard

We are writing to confirm that we act as your Insurance Broker and that we have arranged insurance(s) on your behalf as detailed below. A copy of this letter may be provided by you to third parties who have a legitimate need to receive confirmation of your insurance cover.

PERSONAL ACCIDENT

INSURER:	AXA XL Insurance Company UK Ltd
POLICY NUMBER:	2105885/0
PERIOD OF INSURANCE:	01 April 2026 to 31 March 2027 (both days inclusive)
GEOGRAPHICAL LIMIT:	Worldwide
INSURED PERSONS:	Individual Members & Coaches
Age LIMIT:	Applicable for Ages 16 to 80 only
	Reduced Benefits apply for:
	Ages 5 to 16: Minus 20% of Death Benefit otherwise full Benefits Schedule applies
	Ages 71 to 80 – Minus 25% of Death and Permanent Total Disablement and Permanent Partial Disablement Benefit otherwise full Benefits Schedule applies
Claim Time Limit	12 months



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Benefits Schedule:

Benefit Type	Benefit Amount	Max Period	Excess
Accidental Death	£50,000		
Permanent Total Disablement	£50,000		
Paraplegia	£50,000		
Quadriplegia	£50,000		
Permanent Partial Disablement (Standard Scale)	£30,000		
Temporary Total Disablement	£200	26 Weeks	28 Days
Broken Bones (Subject to Endorsement 2)	£500		
Physiotherapy (Subject to Endorsement 3)	£500		£50
Dental	£750		£50
Hospitalisation	£50	14 Days	1 Day
Convalescence	£100	25 Days	

Permanent Total Disablement Basis: Any Occupation

Permanent Partial Disablement - Standard Scale:

Condition	Percentage of Capital Sum Payable
Loss of Limb (one limb)	100%
Loss of Limb (two or more)	100%
Loss of Sight (one eye)	50%
Loss of Sight (both eyes)	100%
Loss of Limb & Loss of Sight	100%
Loss of Hearing (one ear)	25%
Loss of Hearing (both ears)	100%
Loss of Speech	100%

Important Note

The insurer shall not pay more than the Capital Sum stated in the Benefit Schedule for Permanent Partial Disablement arising out of any on Accident regardless of the number of conditions diagnosed in the Insured Person.



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Endorsements

The following are applicable to this insurance:

01 Broken Bones

The Insurer will pay the applicable Benefit to an Insured Person who suffers a broken bone caused by an Accident during the Period of Insurance at the Operative Time and within the Geographical Limits.

The Insurer will pay the Insured Person up to but not exceeding the Benefit stated in the Schedule provided that the Insured Person has a written referral from a Medical Practitioner for physiotherapy arising from such Bodily Injury.

The Broken Bones benefit will only be payable in respect of fractures to arms and legs only which require hospital attention.

02 Injury Occurrence

This insurance does not cover any Injury where it is not possible to determine how the Injury occurred, e.g. torn ligaments, strains and sprains as the player may have contributed to the Injury by not warming up properly or playing whilst they had a pre-existing injury.

03 Physiotherapy Extension

Subject to all the terms and conditions of this insurance, if specified in the Schedule coverage is extended to include:

Reimbursement of expenses incurred by an Insured Person for physiotherapy following an Accident which occurs during the Period of Insurance and causes Bodily Injury to an Insured Person that directly results in a valid claim under this policy.

The Insurer will pay the Insured Person up to but not exceeding the Benefit stated in the Schedule.

It is a condition of the cover provided by this extension that the Insured Person has a written referral from a Medical Practitioner for physiotherapy arising from such Bodily Injury.

This cover does not apply if physiotherapy treatment has been:

- a. received by the NHS,
- b. claimed for under a current private medical insurance; or,
- c. claimed for under any other insurance policy.

Exclusion 5.12 shall not apply to this extension.



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04 Convalescence

Convalescence shall mean an Insured Person who has been subject to Hospital admission and for whom a period of time for convalescence rehabilitation, rest or extended care is necessarily prescribed by a Medical Practitioner to aid recovery following Bodily Injury caused by an Accident during the Period of Insurance at the Operative Time and within the Geographical Limits.

The most the Insurer will pay to any one Insured Person in respect of this extension is specified in the Schedule per full 24-hour period up to a maximum of twenty five (25) twenty four (24) hour periods.

All other terms and conditions remain unaltered.

We have placed the insurance which is the subject of this letter after consultation with you and based upon your instructions only. Terms of coverage are based upon information furnished to us by you, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you or any third party to whom it is disclosed, other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law.

Yours sincerely,

Sven Edwards, Cert CII
Client Executive, Marsh Sport

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