

Group Personal Accident Insurance

Section B – Injury



XL Insurance

Insurance Product Information Document

Company: AXA XL Insurance Company UK Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308). Registered Office 20 Gracechurch Street, London, EC3V 0BG. Registered in England - Company Number 5328622.

Product: Personal Accident and Life Insurance

This document is a summary of the key information relating to this insurance policy. It does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a group personal accident insurance policy that provides cover against the consequences of an accident whilst playing in, training for or travelling to a club fixture which results in bodily injury or disability.



What is insured?

Cover will only be provided for the benefits you select. The cover selected and the maximum amounts that we will pay for each section of cover are specified in your policy schedule.

We will pay you up to the limits and for the period shown in your policy schedule if during the effective time and within the territorial limits, you sustain bodily injury following an accident which is the sole and independent cause of:

- ✓ Permanent Total Disablement
- ✓ Permanent Disabling Injury:
 - Loss of sight
 - Loss of hearing
 - Loss of speech
 - Loss of internal organ, or
 - Loss of limb
- ✓ Temporary Total Disablement
- ✓ Who is covered - Any person or category of persons described on your policy schedule

If shown on your policy schedule, we will also pay for:

- ✓ Broken bones benefit
- ✓ Coma benefit
- ✓ Concussion (moderate, severe or long term)
- ✓ Damage to kit and boots
- ✓ Dental injuries
- ✓ Examination re-sits/tutorial benefit
- ✓ Extra travel expenses
- ✓ Facial and bodily scarring
- ✓ Home/car adaptation
- ✓ Physiotherapy cover
- ✓ Dislocation benefit
- ✓ Rehabilitation and retraining expenses
- ✓ Complete rupture of achilles tendon and/or cruciate ligament benefit



What is not insured?

We will not pay for:

- ✗ Professional footballers (where the majority of the insured person's income is derived directly from the sport).
- ✗ Participating in or training for certain hazardous activities (as defined by the policy).
- ✗ Claims where the insured person acts against the advice of a qualified medical practitioner.
- ✗ Suicide, attempted suicide or deliberate self-inflicted injury.
- ✗ Alcoholism or solvent abuse.
- ✗ Human Immunodeficiency Virus (HIV) or other forms of the virus, acquired immune deficiency syndrome (AIDS) and AIDS related complex (ARC) other than if contracted as a result of a blood transfusion given by a qualified medical practitioner.
- ✗ Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation of SARS-CoV-2.
- ✗ Club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above three (3) metres off the ground.
- ✗ Travel against advice issued by the Foreign, Commonwealth & Development Office.
- ✗ Motorcycling, other than mopeds or scooters up to 50 cc.
- ✗ The insured person committing a criminal act or taking part or whilst engaged in civil commotions or riots of any kind.
- ✗ The insured person being a full time member of the armed forces of any nation or international authority, or a member of any reserve forces called out for permanent service.
- ✗ Post-traumatic stress disorder or related syndromes.
- ✗ Arthritic or other degenerative conditions in the joints, bones, muscles, tendons or ligaments
- ✗ Repetitive strain injury or syndrome or any other condition or injury which develops over a period of time is not covered.



Are there any restrictions on cover?

- ! There are General Conditions that you have to meet in order for cover to apply.
- ! General Exclusions apply to the whole policy and each section contains exclusions specific to that section.
- ! Cover will cease upon attainment of 75 years of age for cover under section B – Injury.
- ! A waiting period, during which no benefit amount will be paid, may apply if shown on your policy schedule.
- ! A disabling injury will not be considered as permanent total disablement until at least 12 months have elapsed from the date of bodily injury.
- ! Temporary total disablement benefit will not apply if the insured person does not have an occupation for which they are engaged in 16 hours or more per week.
- ! Any weekly benefit payable for temporary total disablement will not exceed 100% of the insured persons normal weekly wage or be payable for longer than the benefit period stated on the policy schedule
- ! Bodily injury must be caused solely by accidental means and occur within 12 months from the date of accident.



Where am I covered?

- ✓ You are covered for accidental injury which occurs in the territory stated in your policy schedule.



What are my obligations?

- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- Take all possible steps to avoid or minimize injury.
- Obtain and follow the advice of a qualified medical practitioner as soon as possible after the occurrence of a bodily injury.
- Co-operate with and follow the advice of an independent rehabilitation case manager where appointed by us.
- If required by us, send any medical certificates or other documents relevant to a claim at your own expense.



When and how do I pay?

The policy premium will need to be paid in full in order for cover to be valid. The annual premium is paid to the Insurer by the group policyholder on your behalf. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.



When does the cover start and end?

The start and end date of your insurance cover will be stated in your policy schedule. Your policy provides cover during the period of insurance also shown in your policy schedule.



How do I cancel the contract?

You may cancel your policy at any time. If you have not made a claim and cancel within 14 days of either the date you receive the policy or the start of your period of insurance whichever is the later, you will receive a full refund of premium. Otherwise, any return of premium due will be calculated at a proportional daily rate depending on how long the policy has been in force.



How do I make a claim?

All claims must be submitted to Woodgate & Clark Ltd who have been appointed by the Insurers to handle all claims on their behalf. A Claim Form can be found on our website www.marshsport.co.uk/ngis. Please arrange to return the fully completed form either by post to Football PA Claims Team, Woodgate & Clark Ltd, The Red House, King Street, West Malling, Kent, ME19 6QT or email footballpaclaims@woodgate-clark.co.uk.