



Amateur Sports Accident Policy Summary

This is a summary of the standard cover available under the Amateur Sports Accident Insurance policy. The summary does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording, a copy of which is available from Amateur Sports Insurance Services Ltd on request. The policy, and not this summary, is the basis of the contract of insurance.

Amateur Sports Insurance Services Limited Amateur Sports Accident Scheme Policy

The Amateur Sports Accident Insurance Policy is an annual insurance contract that gives cover for Amateur Sports Clubs, Teams and Individuals. The policy is underwritten by Ageas Insurance Limited.

The cover may be varied to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule. Refer to Amateur Sports Insurance Services Ltd for full advice on your cover requirements.

The Amateur Sports Accident Insurance Policy has specified sections and sub-sections of cover. All sections and Cover within the sections are optional and will only apply if the cover is requested. This policy summary is set out following the available Sections of cover in the policy wording.

Section 1 Personal Accident (Optional Cover)

Principal Cover and Benefits of Section 1

The insurance can provide cover whilst taking part in representative team matches, trial matches and official training, for players and coaching officials and non-playing officials.

Cover	Amount Payable
Death, loss of limbs or permanent total disablement within 3 months of the accident.	Capital Sum selected.
Temporary Total Disablement within 3 months of the accident.	Weekly Benefit selected for up to 104 weeks (26 weeks for unemployed persons).

Principal Cover Extensions to Section 1

Cover provided by Section 1 automatically extends to include the following extensions

Broken Bone Benefit

Hospitalisation Benefit

Please refer to Section 1 of the policy wording for the full details of cover provided by these extensions.

Principal Cover Exclusions of Section 1

- Bodily injury to an Insured person directly or indirectly resulting from medical or surgical treatment
- Bodily injury whilst engaged or taking part in aeronautics and/or aviation of any description or resulting from being in any aircraft or while riding a motor cycle or driving in any kind of race
- Any pre-existing physical defect, infirmity or intentional self-injury
- Any accident occurring outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man, unless specifically shown as included on the schedule
- Persons above the age of 55 in respect of playing members and coaching officials for football, netball, field hockey and volleyball, above the age of 65 for all other eligible sports and above the age of 75 for non-playing officials for all eligible sports
- The first 7 days from the date of each and every accident in respect of Temporary Total Disablement cover (unless this is increased voluntarily)

Please refer to the Section 1 of the policy wording for full details of all the exclusions



Section 2 Clothing and Personal Effects Insurance (Optional Cover)

Principal Cover and Benefits of Section 2

Covers loss of player's and official's personal effects as a result of Fire and Theft from any locked changing room or locked motor coach used by the team for match travel.

Cover	Amount Payable
Clothing and Personal Effects.	£300 per person.

Principal Exclusions of Section 2

- Loss from any motor car or van
- Damage in respect of money, valuables, watches, jewellery and mobile phones
- Wear, tear, scratching, chipping, rust and other gradual deterioration, condensation, or any process of cleaning repair or restoration
- Theft that does not involve entry to or exit from a locked changing room or locked motor coach or mini-bus by forcible and violent means or that does not involve actual or threatened assault or violence or use of force
- The first £25 of each and every claim or higher amount if specified in the Schedule.

Please refer to Section 2 of the policy wording for full details of all the exclusions.

Section 3 Emergency Dental Treatment Costs (Optional Cover)

Principal Cover and Benefits of Section 3

Cover	Maximum Amount Payable
Costs necessary as a result of any Insured Person sustaining bodily injury occurring in the course of Team Activities during the period of insurance.	Limit any one person per accident of £500

Principal Exclusions of Section 3

- Any claim in respect of dental appliances including but not restricted to dentures, bridges, braces, crowns and fillings
- The first £25 of each and every claim or higher amount if specified in the Schedule.

Please refer to Section 3 of the policy wording for the full details of all exclusions.

Section 4 Trophy and Other Specified Property (Optional Cover)

Principal Cover and Benefits of Section 4

Cover	Maximum Amount Payable
Sports trophies and shields (including individual mementos received from suppliers and held by league/association officer pending presentation) the property of the insured club, team or individual or in their custody or control.	The Sum Insured selected.
Computers and specified items directly relating to the Team Activities which are the property of the Insured Person or Insured or in their custody or control.	The Sum Insured selected.



Principal Exclusions of Section 4

- Wear, tear, scratching, dents, chipping, rust or other gradual deterioration, condensation, or any process of cleaning repair or restoration
- Theft or attempted theft from an unattended vehicle
- Damage to computers or loss of information due to breakdown or derangement of such item
- Damage to computers recoverable under any guarantee, maintenance, rental, hire or lease agreement
- Costs or reinstatement, of programs of information on the computer or computer records
- The first £25 of each and every claim or higher amount if specified in the Schedule.

Please refer to Section 4 of the policy wording for the full details of all exclusions.

Section 5 Public Liability Insurance (Optional Cover – only available if Personal Accident Cover is taken)

Principal Cover and Benefits of Section 5

Covers legal liability to pay compensation in the event of accidental injury or damage to property arising in connection with the Team Activities.

Cover	Maximum Amount Payable
Compensation to members of the public in the event of accidental death, bodily injury, illness, disease or damage to property happening in connection with the playing of team activities.	The limit shown in the schedule for any one accident and period of insurance.
In each case claimant’s costs and expenses and legal costs and solicitor’s fees are payable.	

Principal Exclusions of Section 5

- Liability arising in connection with certain equipment which is detailed in the policy wording
- Damage to property belonging to the Insured or held in trust by or in the custody or control of the Insured other than buildings temporarily occupied for the purpose of carrying out normal club business therein
- Professional advice remedial or other treatment or any commodities or goods sold, supplied, repaired, serviced or processed
- Liability devolving upon the Insured as a result of the collapse of spectator stands and terraces or from the use of car parks

Please refer to Section 5 of the policy wording for the full details of all the exclusions.

PRINCIPAL GENERAL POLICY EXCLUSIONS – Refer to page 15 of your policy wording.

Terrorism

This policy excludes all losses arising from, caused by, or contributed to by terrorism.

Please refer to the General Conditions and Exclusions section of the Policy Wording for full details of all the general policy exclusions.

Cancellation Procedure

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

Claim Notification

For all claims under Sections 1, 2, 3 or 4 contact Amateur Sports Insurance Services Limited on **01424 215999**. The lines are open Monday – Friday between the hours of 9am and 5pm. You will be asked your name, policy number and full details of the loss circumstances. Alternatively you can write to Amateur Sports Insurance Services Limited t/a ASA Insurance, Unit 3, Napier House, Elva Business Centre, Elva Way, Bexhill-on-Sea, East Sussex. TN39 5BF



For all claims under Section 5 contact Ageas Insurance Ltd on **0845 122 3283**. The line is open 24 hours a day, 365 days a year. The claims handler will ask you your name, policy number and full details of the loss circumstances. Alternatively you can fax details on **0845 122 3017** or write to Commercial Claims, Ageas Insurance Ltd, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester, GL3 4AD.

Full claims procedures are noted in the policy wording under the General Conditions.

Complaint Procedure

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

What you should do first

If your complaint is about the way your policy was sold to you, please contact Amateur Sports Insurance Services Limited, Unit 3, Napier House, Elva Business Centre, Elva Way, Bexhill-on-Sea, East Sussex, TN39 5BF to report your complaint.

If you have a complaint about a claim, please call your claim handler first. You will find the claims handler's name and phone number on any letters they have sent you.

If your problem has still not been sorted out

Please follow the steps detailed below:

Step 1

Contact our Customer Services Adviser who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below or e-mail us through our website at www.Ageas.co.uk (please include your policy number and claim number if appropriate).

Customer Service Adviser, Ageas Insurance Limited, Ageas House, Tollgate, Eastleigh, Hampshire. SO53 3YA

Step 2

If this matter has still not been sorted out, you can write to Mark Cliff, Managing Director at the same address.

Step 3

If you have an annual turnover of less than EUR 2 million and fewer than 10 employees and you are not satisfied with our final decision, you can write to:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London. E14 9SR.

Using this complaints procedure will not affect your legal rights.

Service standards

We will reply to any letter you send us within two working days of receiving it. In our letter we will tell you who will be dealing with your complaint and when you should expect a reply.

Financial Services Compensation Scheme

In the event that Ageas Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme; their telephone number is **0207 8927300**. Alternatively, more information can be found at www.fscs.org.uk.