

# ENGLAND NETBALL

## INSURANCE CERTIFICATE FOR PERSONAL ACCIDENT, LIABILITY AND SPORT GOVERNANCE INSURANCE

By virtue of your membership to England Netball, you are eligible for the following insurances, provided through our insurance brokers, JLT Specialty Limited. The policies are valid for 12 months from the 1st September 2012.

**Insured Activities** For fully-affiliated members of England Netball (Member clubs, Associations and Individuals, and associated groups that have paid the additional insurance fee), cover is provided in respect of any activity recognised and authorised by England Netball.

**Policy Type:** Personal Accident  
**Policy Number:** HCCSUAENA2012JCATTD  
**Insurer:** HCC International Insurance Company plc

The Insurer will, subject to the terms, conditions, provisions and exceptions of this policy, pay the Insured the relevant benefit(s) if, during the period of Insurance, an Insured Person sustains accidental bodily injury resulting, directly and independently of any other cause within two years, in death loss or disablement as defined under the policy.

Operative time is anywhere in the world (for insured activities) including direct travel to and from an activity within the United Kingdom.

Benefits	Gold (Individuals in Clubs)	Silver (Individuals in Groups - Individuals in College/ Universities)	Gold (Under 16s)
Accidental Death	GBP 5,000	GBP 5,000	GBP 5,000
Permanent Total Disablement	GBP 50,000	GBP 10,000	GBP 50,000
Loss of Limb	GBP 50,000	GBP 10,000	GBP 50,000
Loss of Sight	GBP 50,000	GBP 10,000	GBP 50,000
Loss of Speech	GBP 50,000	GBP 10,000	GBP 50,000
Loss of Hearing	GBP 50,000	GBP 10,000	GBP 50,000
Emergency Dental Expenses subject to an excess of £50 each & every loss	Up to GBP 600	Up to GBP 250	Up to GBP 600
Hospitalisation: 25 day benefit period; max £750 any one accident	GBP 50 per day	NIL	NIL
Convalescence: Period following 7 days hospitalisation	GBP 100	NIL	NIL
Physiotherapy treatment following a ruptured/ snapped/torn ligament or tendon subject to an excess of £60 each & every loss, and in excess of all other valid and collectibles	Up to GBP 250	N/a	NIL
Broken Bones: Spine/Neck/Skull max £500 any one accident	Spine/Neck/Skull GBP 500 Hip/Pelvis/Leg GBP 200 Arm GBP 100 Elbow/Wrist/Ankle GBP 50 Other GBP 20	Arm GBP 50 Leg GBP 100	Spine/Neck/Skull GBP 500 Hip/Pelvis/Leg GBP 200 Arm GBP 100 Elbow/Wrist/Ankle GBP 50 Other GBP 20
Temporary Total Disablement Compensation Benefit (weekly)	GBP 200 subject to a 14 day excess period and a limit of £500 each & every loss	NIL	NIL
Parental Travel Expenses incurred to transport a member to or from treatment with a qualified medical practitioner	NIL	NIL	Up to GBP 75

**Policy Type:** Public/Products Liability  
**Policy Number:** UKCASC27198  
**Insurer:** ACE European Group Ltd

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to the Insurers within the period of Insurance. Cover includes Public Liability, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold supplied including refreshments.

Operative Time is anywhere in the world (for insured activities)

**Limit of Indemnity: £10,000,000 any one event (in the aggregate in respect of Products)**

**Policy Type:** Sports Governance  
**Policy Number:** HUP1604706  
**Insurer:** Hiscox Insurance Company Ltd

The insurer subject to the terms, conditions, exclusions and limitations in the policy agree to indemnify the insured and or/the Association in accordance with the following insuring clauses:

- a) Professional Indemnity £5,000,000
- b) Directors and Officers £5,000,000
- c) Employment Practices £1,000,000

### THIS CERTIFICATE DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS OF THE INSURANCE CONTRACT

The summaries of cover in this certificate should be read in conjunction with the Schedule of Policy Wording, and with EN's current Memorandum and Articles, Regulations, Policies and "Insurance Frequently Asked Questions" documents, available in the Members Login Area of the website [www.englandnetball.co.uk](http://www.englandnetball.co.uk) Copies of the insurance policy wordings are available upon request from:

JLT Sport, 6 Crutched Friars, London, EC3N 2PH

If you have any queries regarding these covers or reason to make a complaint, please contact, JLT Sport.  
If you are still not happy with our services you may have the right to ask the Financial Ombudsman Service to review your case.

