

## PERSONAL ACCIDENT INSURANCE - POLICY NO. PA00021224

**Insurer:-** Royal & SunAlliance Insurance plc

Insured are all bona fide members of affiliated Clubs.

**Cover** Accidental bodily injury which, within two years, is the sole cause of death, disablement or incurring of medical expenses in accordance with the terms and conditions of the Policy

<b>Benefits</b>	1.	Death	£ 2,000
	2.	Loss of two or more Limbs or both eyes or one of each	£30,000
	3a).	Loss of one limb or eye	£30,000
	3b).	Permanent and total loss of speech	£30,000
	3c).	Permanent and total loss of hearing in both ears	£30,000
	4.	Permanent Total Disablement from gainful employment or gainful occupation for which the Insured Person is fitted for by education, training or knowledge	£30,000
	5.	Medical expenses necessarily incurred in the treatment of the Insured Person	£ 100

In respect of any Insured Person over 70, cover is restricted to benefits 1, 2, 3 and 5 only. There is no cover for persons aged over 75

Aircraft accumulation limit £1,000,000 in the case of multi-engined aircraft  
£ 250,000 in the case of all other aircraft

**Main exceptions** Flying, other than as a passenger, Illness, Suicide, War Risks or the Insured Person undertaking sport against medical advice

## LEGAL EXPENSES INSURANCE - POLICY NO. TT8/3720449

**Insurer :-** DAS

Insured are all affiliated Clubs of the Association

**Cover**

1. Employment Disputes and Compensation Awards
2. Legal Defence Cover
3. Property Protection Cover
4. Tax Protection
5. Bodily Injury

Cover includes fees and expenses of solicitors, barristers and expert witnesses, together with Court costs and opponents costs if they are awarded against a Club in a civil case

**Limit of Indemnity** £50,000 per claim

**Extension** The Policy also includes a 24 hour Legal Advice helpline which provides free confidential advice on any matters affecting the Club

**Main exceptions** Fine or other penalties, debt recovery, contract disputes or any Club with excess of £50,000 wageroll

The above is intended to be a summary only of cover, full copies of the policy wordings are available on request. For any queries concerning the details above, please contact Perkins Slade Ltd on 0121 698 8050, who are the ASA 's Insurance Brokers.

### **In the event of a claim:**

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Perkins Slade Ltd and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability, do not make an offer or promise to pay.