

# Baseballsoftball UK Limited

## Summary of Cover 2021 - 2023

### PERSONAL ACCIDENT INSURANCE

**Period of Cover:** 1 December 2021 to 31<sup>st</sup> March 2023

**Policy Number:** TBA

**Insurer:** Royal & Sun Alliance Plc.  
(Royal & Sun Alliance Plc. are authorised and regulated by the Financial Conduct Authority)

**Category A:** All registered participant of the hit the pitch programme or any amateur affiliated Member of the insured between the ages of 3 and 80 years resident in Britain

**Category B:** Any coach of the Hit the pitch program resident in Britain

**Effective Time:** Category A and B  
a) Whilst an Insured Person is participating in any activity of the insured anywhere in the world including direct travel to and from such activity in Britain

	Benefit Description Category A	Benefit Amount
Accidental bodily injury resulting in:	1. Death	£10,000
	2. Loss of two or more limbs or eyes or one of each	£50,000
	3. Loss of one limb or one eye	£50,000
	Permanent and total loss of speech	£50,000
	Permanent and total loss of hearing in both ears in one ear	£50,000 25% of the above
	4. Permanent total disablement from gainful employment for which the Insured is fitted by way of training education or experience	£50,000
	5. Temporary Total disablement from the insured persons Regular Gainful Employment	Nil
	6. Temporary partial Disablement from at least 50% of the insured Person's Regular Gainful Employment	Nil
	8. Broken Bones*	Up to £500 any one Insured Person
	9. Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
	10. Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
	11. Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
	12. Dental Expenses	Up to £1000 per Insured Person any one Accident
	13. Funeral Expenses	Up to a maximum £5,000 any one Insured Person
	14. Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
	15. Paralysis Total loss of use of all four limbs, bladder and rectum Total loss of use of two legs, bladder and rectum	£50,000 £25,000
	16. Physiotherapy or Osteopathy Treatment	Up to £300 per Insured Person
17. Retraining	Up to a maximum £5,000 any one Insured Person	

	Benefit Description Category B	Benefit Amount
Accidental bodily injury resulting in:	1. Death	£10,000
	2. Loss of two or more limbs or eyes or one of each	£50,000
	3. Loss of one limb or one eye	£50,000
	Permanent and total loss of speech	£50,000
	Permanent and total loss of hearing in both ears	£50,000
	in one ear	25% of the above
	4. Permanent total disablement from gainful employment for which the Insured is fitted by way of training education or experience	£50,000
	5. Temporary Total disablement from the insured persons Regular Gainful Employment	£100
	6. Temporary partial Disablement from at least 50% of the insured Person's Regular Gainful Employment	Nil
	8. Broken Bones*	Up to £500 any one Insured Person
	9. Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
	10. Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
	11. Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
	12. Dental Expenses	Up to £1000 per Insured Person any one Accident
	13. Funeral Expenses	Up to a maximum £5,000 any one Insured Person
	14. Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
	15. Paralysis	
Total loss of use of all four limbs, bladder and rectum	£50,000	
Total loss of use of two legs, bladder and rectum	£25,000	
16. Physiotherapy or Osteopathy Treatment	Up to £300 per Insured Person	
17. Retraining	Up to a maximum £5,000 any one Insured Person	

#### Payment

Benefits 5 and 6 are payable per week for a maximum of **52** weeks in all not necessarily consecutive Period

#### Deferment

Benefits 5 and 6 are not payable for the first **7** days of any Period of Disablement Period

#### Maximum incident limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

- |  |                 |
|--|-----------------|
| 1) Aircraft Accumulation                                       |                 |
| A) Multi engineered aircraft                                   | £5,000,000      |
| B) Any other aircraft or airship                               | £1,000,000      |
| 2) War while on External journey                               | £1,000,000      |
| 3) Terrorism (other than Nuclear chemical or Biological cause) | £1,000,000      |
| 4) Limit per person  | as stated above |

## IN THE EVENT OF A CLAIM

Please contact Howden UK Group on 0121 698 8000 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

## INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:-

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:-

- any head injury that requires medical treatment [Doctor or Hospital.]
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent.]
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact BaseballSoftballUK for further advice.

**We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.**

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

## INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

## REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR regulations to report incidents to the HSE. For further information log onto the HSE website [www.hse.gov.uk/riddor](http://www.hse.gov.uk/riddor).