

Policy Schedule

Policy No. PA04281924

Branch	Professional & Financial Risks 1st Floor Interchange Place 151-165 Edmund Street Birmingham B3 2TA	
Agency	Howden UK Group Ltd	
Insured	British Softball Federation	
Business	National governing body for softball in the United Kingdom	
Registered Address	4 th Floor, Marathon House, 190 Great Dover Street, London SE1 4YB	
Period of Insurance		
From	30 th April 2023	
To	31 st March 2024	both dates inclusive
Renewal Date	01 st April	

Personal Accident Section

Category A

Insured Person: any affiliated Amateur Member of the Insured between the ages of 3 and 80 years resident in Britain

Operative Time: Whilst an Insured Person is participating in any authorised or recognised activity of the Insured anywhere in the world including direct travel to and from such activity within Britain

Benefits

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 i) In both ears ii) In one ears	£50,000 25% of 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 Person's Regular Gainful Employment	Nil
6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	Nil

Payment Period

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

Deferment Period

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

Category B

Insured Person: Any coach umpire or official of the Insured resident in Britain

Operative Time: Whilst an Insured Person is participating in any authorised or recognised coaching or umpiring activity of the Insured or representing the Insured on official business anywhere in the world including direct travel to and from such activity within Britain

Benefits

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 i) In both ears ii) In one ear	£50,000 25% of 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 Person's Regular Gainful Employment	£100
6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	Nil

Payment Period

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

Deferment Period

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

Personal Accident Special Extensions applying to Category A & B

The following special extensions shall be payable subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

Accident Medical Expenses	Up to £2,500 any one Insured Person
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Broken Bones	Up to £500 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental Expenses	Up to £1,000 per Insured Person any one Accident

Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1subject to a minimum £5,000
Funeral Expenses	Up to a maximum £5,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Paralysis A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£50,000 £25,000
Physiotherapy or Osteopathy Treatment	Up to £300 per Insured Person
Retraining	Up to a maximum £5,000 any one Insured Person

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 engaged aircraft £ 5,000,000
 - b) Any other aircraft or airship £ 1,000,000
- 2) War while on an External Journey £ 1,000,000
- 3) Terrorism (other than Nuclear Chemical or Biological Cause) £ 1,000,000
- 4) Limit per Person as stated above

Travel Insurance Section – Not included Endorsements applicable – None