

## Policy Schedule

**Policy No. PA04281924**

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**Branch** Professional & Financial Risks 1st Floor Interchange Place 151-165 Edmund Street  
Birmingham B3 2TA

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**Agency** Howden UK Group Ltd

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**Insured** British Softball Federation

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**Business** National governing body for softball in the United Kingdom

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**Registered Address** 4<sup>th</sup> Floor, Marathon House, 190 Great Dover Street, London SE1 4YB

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**Period of Insurance**

From 30<sup>th</sup> April 2023

To 31<sup>st</sup> March 2024 both dates inclusive

**Renewal Date** 01<sup>st</sup> April

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**Premium**

**Insurance Premium Tax**

**Premium including Insurance Premium Tax**



**Renewal Premium**

To be agreed

**Premium Basis**

Annually reassessable

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# 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

<b>1 Death</b>	£10,000
<b>2 Loss of two or more limbs or eyes or one of each</b>	£50,000
<b>3 Loss of one Limb or one eye</b>	£50,000
<b>Permanent and total Loss of speech</b>	£50,000
<b>Permanent and total loss of hearing</b> i) In both ears ii) In one ears	£50,000 25% of above
<b>4 Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience</b>	£50,000
<b>5 Temporary Total Disablement from the Insured Person's Regular Gainful Employment</b>	Nil
<b>6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment</b>	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

<b>1 Death</b>	£10,000
<b>2 Loss of two or more limbs or eyes or one of each</b>	£50,000
<b>3 Loss of one Limb or one eye</b>	£50,000
<b>Permanent and total Loss of speech</b>	£50,000
<b>Permanent and total loss of hearing</b> i) In both ears ii) In one ear	£50,000 25% of above
<b>4 Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience</b>	£50,000
<b>5 Temporary Total Disablement from the Insured Person's Regular Gainful Employment</b>	£100
<b>6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment</b>	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

<b>Accident Medical Expenses</b>	Up to £2,500 any one Insured Person
<b>Bereavement Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Broken Bones</b>	Up to £500 any one Insured Person
<b>Coma Benefit</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Convalescence</b>	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
<b>Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Dental Expenses</b>	Up to £1,000 per Insured Person any one Accident
<b>Dependents Benefit</b>	Additional 5% per Child up to a maximum 25% of Benefit 1subject to a minimum £5,000
<b>Funeral Expenses</b>	Up to a maximum £5,000 any one Insured Person
<b>Hospitalisation</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Paralysis</b> 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
<b>Physiotherapy or Osteopathy Treatment</b>	Up to £300 per Insured Person
<b>Retraining</b>	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:

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|--|-----------------|
| 1) Aircraft Accumulation                                       |                 |
| a) Multi engined 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