



This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the Insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to the policy document, policy schedule and any endorsements that apply to the policy for full detail of your cover. A copy is available on request.

All documentation and claims are administered by Towergate Underwriting Personal Accident and Travel on behalf of the Insurers, RSA Insurance Group plc and Groupama Insurance Company Ltd.

Type of Insurance Group Personal Accident and/or Travel Insurance

Period of Cover The policy starts from the date that the policy is taken out and will end on the date the trip ends during the period of insurance.

SECTION 1 - PERSONAL ACCIDENT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The Policy provides compensation for accidental bodily injury from:</p> <ul style="list-style-type: none"> a) taking part in the Insured Sport in any event organised by the Association or in which the Association is participating b) taking part in training organised by the Association c) watching the Insured Sport at any event organised by the Association or in which the Association is participating d) travelling directly to or directly back from the Association's away fixtures as part of an organised party under the direction of the Association or e) taking part in any social activity organised by and taking place on premises owned leased hired or borrowed by the Association <p>Compensation up to £100,000 per Insured Person</p> <p>The Policy further provides compensation for accidental bodily injury sustained on an Insured Journey outside Britain</p> <p>Compensation up to £25,000 per Insured Person</p> <ul style="list-style-type: none"> • Death • Loss of one or more limbs or eyes • Loss of speech or hearing • Permanent Total Disablement from any gainful employment for which the Insured Person is fitted by way of training education or experience 	<p>The Policy as a whole does not provide cover where bodily injury following an Accident is the result of or is contributed by the Insured Person:</p> <ul style="list-style-type: none"> • committing or attempting to commit suicide or as a result of self inflicted injury • engaging in flying of any kind other than as a passenger • Sickness • radioactive contamination whether arising directly or indirectly • any naturally occurring condition or degenerative process or any gradually operating cause • post traumatic stress disorder or any psychological or psychiatric condition (unless such condition is a result of bodily injury following an Accident and provided that such condition is formally diagnosed by a specialist Medical Practitioner qualified in the diagnosis of such a condition) • War outside Britain or the Insured Person's Country of Residence where the Insured Person suffering bodily injury following an Accident has participated in or conspired in such activities <p>The Death Benefit is £20,000 for any Junior Player aged between 5 and 17 years, or aged under 18 years or 25 if in full time education whilst on an Insured Journey</p> <p>Personal Accident Benefits shall only be payable under one of the operative times</p> <p>Cover is not available to persons over 69 years of age unless on an Insured Journey where the limit is 80 attained</p>	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 1, Personal Accident, Exceptions to this Section"</p>
<p>Temporary Total Disablement</p> <p>Compensation up to:</p> <ul style="list-style-type: none"> • Senior Players: £100 or £25 per week if unemployed • Junior Players: £25 per week for out of pocket expenses 	<p>Temporary Total Disablement benefits are payable for up to a maximum of 52 weeks after the first 7 days</p> <p>The maximum amount payable under Temporary Total Disablement is the amount stated or 100% of 1/52nd of Annual Salary, whichever is the lesser.</p> <p>Cover is not available to any Junior Player who is unemployed or on an Insured Journey outside Britain</p>	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 1, Personal Accident, Exceptions to this Section"</p>
<p>Dental Expenses</p> <p>Compensation up to £2,000</p>	<p>If at the time of the claim there is another Policy in the name of the Insured Person which covers them for Dental Expenses, then the Company will only pay a proportion of the Claim</p> <p>The Company shall not be liable for the first £100 of each every claim</p>	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 1, Personal Accident, Exceptions to this Section"</p>
<p>Physiotherapy cover is provided for Junior Players of Non Members who are participating in a trial or practice match who has sustained bodily injury following an Accident</p> <p>Compensation: 75% of physiotherapy expenses</p>	<p>Liability is only accepted if the Insured Person has been referred by a Medical Practitioner for Physiotherapy treatment</p> <p>Benefit payable for up to 26 weeks from the date of the Accident</p> <p>The Company shall not be liable for the first £50 of each and every claim</p>	

SECTION 4 – MEDICAL AND EMERGENCY TRAVEL EXPENSES

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover is in place if during an Insured Journey an Insured Person falls ill or sustains bodily injury following an Accident or dies the Company will indemnify the Insured in respect of Medical and Emergency Travel expenses which are necessarily incurred as a direct result.</p> <p>Medical Expenses – up to Unlimited expenses</p> <ul style="list-style-type: none"> incurred on an External Journey and within two years of the date that the need for treatment first arises incurred within Britain or the Insured Person's Country of Residence on return from an External Journey for an amount not exceeding £30,000 per Insured Person and incurred within 16 weeks of the Insured Person's return to Britain or normal Country of Residence Dental and optical expenses are included only if necessitated by bodily injury following an Accident or incurred for emergency treatment <p>Emergency Travel Expenses including Repatriation</p> <p>Funeral Expenses - up to £10,000</p> <p>Hospital Benefit - £50 per full 24 hours</p>	<p>No cover is provided for:</p> <ul style="list-style-type: none"> any person travelling to obtain medical treatment travel undertaken against medical advice or treatment not directly resulting from the accident or illness routine Medical Expenses resulting from pregnancy or childbirth the treatment of drug addiction or non prescribed drugs radioactive contamination whether arising directly or indirectly War outside Britain or the Insured Person's Country of Residence expenses incurred whilst in usual Country of Residence <p>No Dental expenses if injury sustained as a result of an Accident whilst participating in the Insured sport (Ice Hockey)</p> <p>The maximum amount payable under Hospital Benefit shall be up to 52 weeks whilst a Hospital in-patient</p> <p>Cover is not available to persons aged 80 attained</p>	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 4, Medical and Emergency Travel Expenses – Exceptions to this Section "</p>

SECTION 5 – FIRSTASSIST EMERGENCY MEDICAL ASSISTANCE

Significant Features and Benefits	Significant Exclusions Or Limitations	Section of the Policy that Contains Further Details
<p>FirstAssist is a third party service provider approved by the Company who can be contacted in an emergency by the Insured or Insured Person to obtain immediate assistance</p> <p>Service operates 24 hours a day 365 days a year</p> <ul style="list-style-type: none"> Telephone: +44(0) 20 8763 3155 Fax: +44 (0) 20 8763 3035 Web: www.firstassist.co.uk 	<p>No assistance for:</p> <ul style="list-style-type: none"> minor medical treatment FirstAssist Travellers Helpline – provide advice and assistance only 	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 5 – FirstAssist Emergency Medical Assistance – Exceptions to this Section"</p>

SECTION 6 – CANCELLATION CURTAILMENT AND CHANGE OF ITINERARY INSURANCE (INCLUDING REPLACEMENT AND REARRANGEMENT)

Significant Features and Benefits	Significant Exclusions Or Limitations	Section of the Policy that Contains Further Details
<p>Cover for loss of deposits or advance payments and other charges for transportation and accommodation because of a cancellation.</p> <p><u>Cancellation</u> If the Insured Person is forced to cancel a trip as a direct and necessary result of any cause outside the Insured's or Insured Persons control</p> <p><u>Curtailement</u> If an Insured Person is forced to cut short a trip and return to their Country of Residence as a direct result of a cause outside the Insured Persons control</p> <p><u>Change of Itinerary (including missed departure)</u> Cover for additional cost of travel and accommodation necessary incurred to enable the Insured Person to continue their Insured Journey</p> <p>Cover shall commence from the time the booking is made and confirmed.</p> <p>Cover up to £1,000 each Insured Person</p>	<p>No cover is provided as a result of Cancellation or Curtailment due to:</p> <ul style="list-style-type: none"> disinclination to travel or continue to travel pregnancy or childbirth redundancy of the Insured Person Insured's financial circumstances regulations made by any Government or Public Authority withdrawal of Port Authority or the Civil Aviation Authority or any similar body strike, labour dispute, mechanical breakdown or failure of the means of transport travelling to obtain medical treatment or travel undertaken against medical advice War unless the loss is sustained by the Insured Person during the course of a journey outside the Insured Persons Country of Residence provided that War did not exist at the date on which the Insured Journey was booked 	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 6 – Cancellation, Curtailment and Change of Itinerary (including Replacement and Rearrangement) – Exceptions to this Section"</p>

SECTION 7 – PERSONAL BAGGAGE INSURANCE

Significant Features And Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover for the cost of repair or replacement if personal property is lost, stolen, damaged or destroyed during a trip</p> <p>Personal Property up to £1,500</p> <p>Delayed Baggage: Up to £1,000</p> <p>Loss of Keys: Up to £500</p> <p>Ice Hockey Kit: Up to £1,000 for Junior/Senior Players or Officials hockey kit or Up to 2,000 for Goal Tenders hockey kit</p>	<p>No cover is provided for:</p> <ul style="list-style-type: none"> more than £2,000 or 25% of sum insured, whichever is the greater loss or damage, theft or destruction of Money and Credit Cards bonds negotiable instruments and securities mechanical or electrical breakdown wear and tear depreciation contact lenses sports equipment (other than Ice Hockey Kit) Business Equipment 	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 7 – Personal Baggage Insurance Exceptions to this Section"</p>

SECTION 8 – BUSINESS EQUIPMENT INSURANCE

Significant Features And Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover for the cost of repair or replacement if Business Equipment is lost, stolen, damaged or destroyed during a trip</p> <p>Business Equipment: Up to £2,000</p> <p>Automatic reinstatement of Sum Insured after a loss</p>	<p>No cover is provided for:</p> <ul style="list-style-type: none"> more than £1,000 any one item pair or set loss or damage, theft or destruction of Money and Credit Cards bonds negotiable instruments and securities vehicles or their accessories mechanical or electrical breakdown wear and tear depreciation contact lenses sports equipment (other than Ice Hockey Kit) 	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 8 – Business Equipment Insurance Exceptions to this Section"</p>

SECTION 9 – MONEY AND CREDIT CARDS INSURANCE

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The Company will reimburse the Insured on behalf of the Insured Person if during</p> <ul style="list-style-type: none"> An Insured Journey or the 120 hours immediately preceding its commencement or subsequent to its completion an Insured Person loses money An Insured Journey an Insured Person suffers financial loss solely as a result of a credit card being stolen or lost and subsequently used by any person other than the Insured Person or a member of the Insured Person's family <p>Money and Credit Cards: Up to £1,500</p>	<p>No cover is provided for:</p> <ul style="list-style-type: none"> Losses exceeding £1,500 loss due to depreciation in value or shortages due to error or omission non compliance of Credit Card terms and conditions Losses arising from radioactive contamination for an consequential loss 	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 9 – Money and Credit Cards Insurance Exceptions to this section"</p>

SECTION 10 – TRAVEL DOCUMENT INSURANCE

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The Company will reimburse the Insured in the event that the Insured Person loses or damages their passport, visa travel tickets, driving licence, or other essential documents up to £2,000 any one Insured Person for necessary additional cost of travel and accommodation incurred to enable the Insured to obtain replacements.</p>	<p>No cover is provided:</p> <p>If the loss has not been reported to the consular representative of the relevant issuing country within 24 hours of discovery</p>	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 10 – Travel Document Exceptions to this section"</p>

SECTION 11 – TRAVEL DELAY INSURANCE

Significant Features And Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover for the delay in departure of transport on which the Insured Person is booked to travel due to:</p> <ul style="list-style-type: none"> Strike Industrial action Adverse weather Mechanical breakdown Fellow Passenger or Crew Member becomes ill or sustains bodily injury over-booking by the transport provider <p>Compensation of £50 each Insured Person for the first completed 4 hours delay up to a maximum of £1,000.</p>	<p>No cover is provided for:</p> <ul style="list-style-type: none"> any loss if Delay is due to withdrawal from service temporary or permanently of any means of transport on orders of port authority any loss if the strike or industrial action existed at the time the insurance was purchased any loss if the Insured Person has received any compensation from the airline concerned in respect of over booking of seats 	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 11 – Travel Delay Insurance – Exceptions to this Section "</p>

SECTION 12 – HIJACK KIDNAP AND DETENTION INSURANCE

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>If in the course of an Insured Journey the means of transport in which the Insured Persons is travelling is hijacked or the Insured Person is kidnapped or illegally detained in the country visited the Company will compensate the Insured on behalf of the Insured Person</p> <ul style="list-style-type: none"> £300 each day or part of a day additional cost of travel and accommodation Maximum of £20,000 per Insured Person 		<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 12, Hijack Kidnap & Detention"</p>

SECTION 13 – PERSONAL LIABILITY INSURANCE

Significant Features And Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover is provided for compensation if an Insured Person becomes legally liable to pay for:</p> <ul style="list-style-type: none"> Accidental bodily injury to any person Accidental damage to material property <p>Up to £5,000,000 each Insured Person</p>	<p>No cover is provided for any liability arising from:</p> <ul style="list-style-type: none"> the Insured Person's profession trade or business ownership or use of land or buildings (except occupation of temporary holiday accommodation) vehicles or aircraft or watercraft (except hand-propelled or sailing craft in inland or territorial waters) or animals (other than domestic animals) War, Pollution or Contamination liability more specifically Insured cost of punitive or exemplary or multiple damages 	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 13 – Personal Liability Insurance Exceptions to this Section"</p>

SECTION 14 –LEGAL EXPENSES INSURANCE

Significant Features And Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Legal Expenses payable to the Insured on behalf of the Insured Person in pursuit of compensation against the third party who has caused the injury</p> <p>Up to £50,000 each Insured Person</p>	<p>No cover is provided for:</p> <ul style="list-style-type: none"> Legal proceedings between any Insured Person and the Insured or other Insured Person Any costs relating to a claim or counterclaim made against the Insured Person by any other party 	<p>Full details of these and the other policy details are shown in the policy document under the headings "Section 14 – Legal Expenses Insurance Exceptions to this Section"</p>

GENERAL POLICY EXCEPTIONS

Significant Features And Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
	<p>The Company will not pay</p> <p>Any claim under this Policy which is directly or indirectly as a result of or contributed to by</p> <ol style="list-style-type: none"> War in Britain or the Insured Person's Country of Residence War or Terrorism occasioned by any Nuclear Chemical or Biological Cause (other than provided under the Personal Accident Nuclear Chemical or Biological Cause Extension) <p>The Company will not pay in respect of any claim</p> <ol style="list-style-type: none"> After the expiry of the Period of Insurance in which the Insured Person attains the age of 80 (other than specified under Section 1) <p>No cover shall apply in respect of Professional Players or Officials unless declared to the Company</p>	<p>Full details of these and the other policy details are shown in the policy document under the heading "General Exceptions" and should be read in conjunction with all Sections of cover</p>

Claims must be reported to the insurance adviser that sold you your policy as soon as possible and in any event within 30 days.

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the insurance adviser that sold you this insurance or the administrators Towergate Underwriting personal accident & travel on 01423 524185 or by e-mail on patravel@towergate.co.uk. If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

The Insurers are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if Insurers cannot meet their obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.

The Insurers:-

RSA Insurance Group plc No 93792 is registered in England and Wales. Registered Office at St Mark's Court Chart Way Horsham West Sussex RH12 1XL
Groupama Insurance Company Limited. No 995253 is registered in England. Registered Office at 24-26 Minorities London EC3N 1DE.

Administered on their behalf by:

Towergate Underwriting Personal Accident & Travel which is a trading name of Towergate Underwriting Group Limited.
Registered in England No. 4043759 Registered Address: 2 County Gate, Staceys Street, Maidstone, Kent ME14 1ST.

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