



ENGLAND NETBALL



INSURANCE CERTIFICATE FOR PERSONAL ACCIDENT, LIABILITY AND SPORT GOVERNANCE INSURANCE

By virtue of your membership to England Netball, you are eligible for the following insurances, provided through our insurance brokers, Endsleigh. The policies are valid for 12 months from the 1st September 2013.

Insured Activities For fully-affiliated members of England Netball (Member clubs, Associations and Individuals, and associated groups that have paid the additional insurance fee); cover is provided in respect of any activity recognised and authorised by England Netball.

Policy Type: Personal Accident
Policy Number: 64819831
Insurer: Chubb Insurance

The Insurer will, subject to the terms, conditions, provisions and exceptions of this policy, pay the Insured the relevant benefit(s) if, during the period of Insurance, an Insured Person sustains accidental bodily injury resulting, directly and independently of any other cause within two years, in death loss or disablement as defined under the policy.

Operative time is anywhere in the world (for insured activities) including direct travel to and from an activity within the United Kingdom.

| Benefits | Gold (Individuals in Clubs) | Silver Individuals in Groups – Individuals in College/Universities) | Gold (Under 16s) |
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| Accidental Death | GBP 5,000 | GBP 5,000 | GBP 5,000 |
| Permanent Total Disablement | GBP 50,000 | GBP 10,000 | GBP 50,000 |
| Loss of Limb | GBP 50,000 | GBP 10,000 | GBP 50,000 |
| Loss of Sight | GBP 50,000 | GBP 10,000 | GBP 50,000 |
| Loss of Speech | GBP 50,000 | GBP 10,000 | GBP 50,000 |
| Loss of Hearing | GBP 50,000 | GBP 10,000 | GBP 50,000 |
| Loss of Hearing in one ear | GBP 20,000 | GBP 4,000 | GBP 20,000 |
| Emergency Dental Expenses subject to an excess of £50 each & every loss | Up to GBP 600 | Up to GBP 250 | Up to GBP 600 |
| Hospitalisation: 25 day benefit period; max £750 any one accident | GBP 50 per day | NIL | NIL |
| Convalescence: Period following 7 days hospitalisation | GBP 100 | NIL | NIL |
| Physiotherapy treatment following a ruptured/ snapped/torn ligament or tendon subject to an excess of £50 each & every loss, and in excess of all other valid and collectibles | Up to GBP 250 | N/a | NIL |
| Broken Bones: Spine/Neck/Skull max £500 any one accident | Spine/Neck/Skull GBP 500 Hip/Pelvis/Leg GBP 200 Arm GBP 100 Elbow/Wrist/Ankle GBP 50 Other GBP 20 | Arm GBP 50 Leg/Hip/Pelvis GBP 100 | Spine/Neck/Skull GBP 500 Hip/Pelvis/Leg GBP 200 Arm GBP 100 Elbow/Wrist/Ankle GBP 50 Other GBP 20 |
| Temporary Total Disablement Compensation Benefit (weekly) | GBP 200 subject to a 14 day excess period and a limit of £500 each & every loss | NIL | NIL |
| Parental Travel Expenses incurred to transport a member to or from treatment with a qualified medical practitioner | NIL | NIL | Up to GBP 75 |

Policy Type: Civil Liability
Policy Number: HU PI6 1911624
Insurer: Hiscox Insurance Company Ltd

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to the Insurers within the period of Insurance. Cover includes Public Liability, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold supplied including refreshments.

Operative Time is anywhere in the world (for insured activities)

Limit of Indemnity: £10,000,000 any one event (in the aggregate in respect of Products)

Policy Type: Sports Governance
Policy Number: HU PI6 1911624
Insurer: Hiscox Insurance Company Ltd

The insurer subject to the terms, conditions, exclusions and limitations in the policy agree to indemnify the insured and or/the Association in accordance with the following insuring clauses:

- a) Professional Indemnity £5,000,000
- b) Directors and Officers £5,000,000
- c) Employment Practices £1,000,000

THIS CERTIFICATE DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS OF THE INSURANCE CONTRACT

The summaries of cover in this certificate should be read in conjunction with the Schedule of Policy Wording, and with EN's current Memorandum and Articles, Regulations, Policies and "Insurance Frequently Asked Questions" documents, available in the Members Login Area of the website www.Englandnetball.co.uk Copies of the insurance policy wordings are available upon request from:

Endsleigh Sports Team, Hadley House, Shurdington Road Cheltenham, GL51 4UE

If you have any queries regarding these covers or reason to make a complaint, please contact, Endsleigh Sports Team.

If you are still not happy with our services you may have the right to ask the Financial Ombudsman Service to review your case.