

MEMBERS SUMMARY OF COVER 2018

Entitled to Indemnity: Affiliated full members of British Biathlon Union that hold a UK Passport

Period of Insurance: 1st November 2018 to 31st October 2019

Insurer: Sportscover Europe Ltd

Policy Number: PLON00/0089613

Insured Activities: All activities controlled, sponsored, recognised/authorised by British Biathlon Union including participation in competitive races and training

Membership of the Union is granted under the provisions laid down by the Articles of the Association to members who have paid their annual subscription and registered with the BBU. Full membership and registration of the Union automatically includes insurance in accordance with the following details, subject to the Terms, Conditions and Exclusions of the policies issued by Insurers and arranged by Sports Insure Ltd.

Limits of Indemnity:

Public & Products Liability £5,000,000 any one event (any one period for Products/Pollution)
 Professional Indemnity £5,000,000 in the aggregate

Retroactive Date: 01/11/19

Excess: £500

Principal Policy Exclusions:

- Deliberate / criminal acts
- Damage to your own property / club assets
- Damage to any data
- Incidents / claims known to you but not reported to Insurers

Personal Accident & Travel Insurance:

Insurer: Aviva Insurance Ltd

Policy Number: 25228546 ECA

Excess: Nil

Insured Persons: Any member of British Biathlon Union that holds a UK Passport

Cover: If during the operative time the Insured Person sustains accidental bodily injury which within two years is the sole cause of Death or Disablement for which the Benefit is claimed the Company will pay to the Insured Person the appropriate Benefit shown.

Operative time: Whilst an Insured Person is conducting an activity in connection with the BBU, including participation in competitive races and training which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home, or if later their place of business, continuing during the entire period of the journey and terminating at the time of return to their home, or if earlier their place of business

Travel Benefits:

Benefit	Sum Insured
Medical and Emergency Travel Expenses including Repatriation including Medical Evacuation (cover does not apply in the UK)	Unlimited
Personal Belongings	£10,000
Personal Belongings Delay	£500

Money - Maximum Cash Limit	£5,000
Cancellation, Curtailment or Change of Itinerary	£10,000
Missed Departure	Up to £2,500
Travel Delay	£200 after the first 4 hours; £50 for each complete hour thereafter up to a maximum of £750
Hijack & Kidnap	£500 per day up to a maximum of £50,000
Personal Liability	£5,000,000
Legal Expenses	£50,000

Personal Accident Benefits:

Category A – All registered Coaches

Category B – All registered Members

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£20,000	£20,000
Loss of Sight in one or both eyes	£20,000	£20,000
Loss of Hearing in one ear	£5,000	£5,000
Loss of Hearing in both ears	£20,000	£20,000
Loss of one or more Limbs	£20,000	£20,000
Loss of Speech	£20,000	£20,000
Permanent Total Disablement* (PTD)	£20,000	£20,000
Continental Scale	Insured	Insured
Temporary Total Disablement	£100 per week	Not Insured
Temporary Partial Disablement	Not Insured	Not Insured
Excess Period	28 days	n/a
Benefit Period	52 weeks	n/a
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500	
Paraplegia	£50,000	
Quadriplegia	£125,000	
Coma Benefit	£50 per day for each day up to a maximum of 730 days	
Convalescence	Up to £100	
Dental expenses	Up to £1,000	
Disappearance	Up to £10,000	
Funeral Expenses	Up to £10,000	
Hospitalisation	£50 per day up to 365 days	
Medical Expenses	Up to £25,000	
Physiotherapy	Up to £500	
Rehabilitation Expenses	Up to £15,000	
Damage to Personal Effects	Up to £1,500	
Domestic Travel Expenses	Up to £25,000	
Relocation Expenses	Up to £25,000	
Rental Vehicle	£1,000 per event, £25,000 any one period of insurance	

*The basis of cover for permanent total disablement is any and every occupation.

Emergency Travel Number - +44 (0)1243 621066 please Quote reference 25228546ECA

If you require advice before you travel you can call - +44 (0) 1243 621556

Legal and Tax Helpline - 0845 300 1899 - Call this helpline any time, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and you pay for just the cost of the call.

Counselling This is a confidential service available to your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website - www.cutredtape.co.uk

Risk Solutions Helpline - 0845 366 6666 - Call for advice on safety, fire, security and other issues that can affect your business. Most enquiries can be dealt with over the telephone, but if we can't give you an immediate answer, we will deal with your enquiry within one working day. This service is available during normal office hours (Monday to Friday from 9am to 5pm) with an answering service outside these hours.

Principal Policy Exclusions:

- Suicide or attempted suicide, intentional self-injury
- Any pre-existing infirmity or sickness
- Any claims arising out of the failure to follow medical advice
- Driving or riding in any kind of race, or taking part in hazardous pursuits
- Death, illness, injury caused or in connection with any Act of Terrorism

FOR FURTHER INFORMATION ON COVER OR TO ARRANGE ADDITIONAL COVER PLEASE CALL NATALIE WALE AT SPORTS INSURE ON 07885 984374

You should immediately record relevant information concerning incidents involving a fatality, 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 or any circumstance involving damage to third party property.

If there is a verbal / written allegation against you, you should advise Sports Insure on 01332 638085 immediately and pass on any documentation you may have received. Under no circumstances should you admit liability as this may prejudice the Insures position in the defence of a subsequent claim made against you.

Please refer to www.hse.gov.uk/riddor to check whether you have obligations under RIDDOR 95 regulations, as you have to report certain serious accidents to the HSE.

IMPORTANT- The Insurance evidenced by this document is subject to the terms, conditions and exclusions of the original policy, which are paramount. This document is issued as a matter of information only, and evidences coverage at the date of issuance.

This Summary of Cover confers no rights to the holder and imposes no liability on British Biathlon Union the Insurer or Sports Insure as Insurance brokers. These parties do not assume any responsibility to the holder of this certificate to provide any notice of any material change in or cancellation of the original policy/policies



Sports Insure is a trading name of Henderson Insurance Brokers Limited, Henderson's are authorised and regulated by the Financial Conduct Authority.
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