MartialGuard Clubs and Associations Policy





Policy Schedule

It is important that you tell us everything about you and what you want to insure, including any specific concerns that led you to seek cover. To do this you need to answer all questions we ask you accurately and to the best of your knowledge and ability by making specific enquiries of partners, directors and senior management involved in the business and its subsidiaries. You must tell us of anything that may be relevant or important for insurers to know so that they can make decisions on whether to offer cover, the type of cover to offer the terms to be applied and the required premium. If you don't do this and a relevant piece of information is missed then you may not be covered correctly, your insurance may be invalid or you may be charged a higher premium. If you are in any doubt/not sure then just tell us. For example you should inform us of any different, special or any unusual aspects of your business activities in comparison to what would be considered 'typical' in the market place for your trade, business or profession.

Policy Number: 32/SZ/17940492/01/39595241

Account Number: 32/084255 Agent: Towergate Insurance

The Insured: The committee for the time being and any licensed member of Dundee Mixed Martial Arts

Youth & Community Sports Association

Postal Address: 69 Crescent Lane, Dundee, Angus, DD4 6DP

Premium: £ 600.00 Insurance Premium Tax: £ 60.00 Total Payable: £ 660.00

Method of Payment:

Period of Insurance: 23/10/2016 to 22/10/2017

Effective Date: 23/10/2016

Business Description: Brazillian Ju Jitsu, Grappling, Martial Arts Based Fitness, Mixed Martial Arts (

EXCLUDING COMPETITIONS), Russian Martial Arts, and Submission Wrestling club

Estimated Number of Members: 100 Specified Weapons: none

Public and Products Liability Section

Limit of Indemnity: £2,000,000
Third Party Property Damage Excess: £250

Clauses applicable to this Section:

none

Group Personal Accident Section

Insured Persons: All licensed members of the Insured

Operative Time of Cover: While an Insured Person is participating in organised martial arts training, grading,

assessments and competitions arranged by the Insured including direct travelling to

and from such activities, worldwide.

Cover Band: Silver

	Scale of Compensation					
Capital Sums Benefit Amounts						
Item Number		Benefit Amount				
1	Accidental Death i. in respect of Insured Persons over 16 or over 18 if in full time education ii. in respect of Insured Persons under 16 or under 18 if in full time education	£50,000 £2,000				
2	Loss of one Limb	£50,000				
3	Loss of two or more Limbs or Loss of Sight	£ 50,000				
4	Loss of Hearing in one Ear or loss of Internal Organ	£ 25,000				
5	Loss of Hearing in both Ears	£ 50,000				

6	Loss of Speech	£ 50,000
7	Permanent Total Disablement	£ 50,000
Other	Benefit Amounts	·
8	Temporary Total Disablement (per week) -100% of weekly wage up to (Excess Period 14 days, Maximum Benefit Period 52 weeks)	£50
9	Additional Travel Expenses (per week) (Excess Period 14 days, Maximum Benefit Period 52 weeks)	£25
10	Broken Bones a. Arm, Leg, Cheek bone, Collar bone (per bone) Maximum Benefit per Insured Person b. Finger, Thumb or Toe (per bone) Maximum Benefit per Insured Person	£50 £150 £5 £15
11	Emergency Dental Pain Relief Expenses	Not Insured
12	Hospitalisation a. In-Patient Benefit (per day) Maximum In-Patient Benefit per Insured Person b. Convalescence Benefit (per day) Maximum Convalescence Benefit per Insured Person	£25 £750 £25 £750
13	Legal Advice Helpline	Insured
14	Physiotherapy (number of physiotherapy sessions)	Not Insured
15	Rehabilitation and retraining expenses	£1,000

	Maximum Benefit Any One Insured Person	
Capital Sums Benefits 1 to 15		£50,000

Accumulation Limit			
Event Accumulation Limit:	£10,000,000		
Non Scheduled Aircraft Accumulation Limit:	£250,000		
Scheduled Aircraft Accumulation Limit:	£10,000,000		
Contamination by Terrorism Accumulation Limit:	£ nil		

Clauses applicable to this Section:

none

Clauses

none applicable

Allianz Insurance plc. Registered in England number 84638. Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom Allianz Insurance plc is a member of the Association of British Insurers.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.