

Amateur Sports Club
Personal Accident Insurance
Summary of Cover



Amateur Sports Club Personal Accident Insurance Policy Summary

Policy Summary

This policy is an annually renewable Personal Accident insurance.

Who are the Insurers

Arch Insurance Company (Europe) Ltd; Registered office 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ
FCA Number 229887

The information below provides a summary of the cover provided. For full terms and conditions of the cover please refer to the policy document a copy of which is available on request.

The insured can select the cover to suit their needs. Full details of what has been chosen will be shown in the quotation and policy schedule

Fees

Amateur Sports Club Personal Accident insurance policies are subject to fees of £25.00 which will apply to New Business and Renewals.

Cancellation

This policy can be cancelled by either the insured or the insurer by giving 30 days' notice to the last known registered address. The insurer will return a proportionate part of the premium for the unexpired period of cover, subject to minimum premium requirements and there having been no claims.

Claims

A notification of any claim should be sent to:

Arch PA & Travel Claims
3 Hardman Square
Spinningfields
Manchester
M3 3EB

Telephone No. 0344 892 1787

Table 1 Features and Benefits

Features and Benefits	Significant exclusions or limitations
Personal Accident Insurance Section	
<p>Personal Accident provides financial protection following bodily injury resulting from an accident.</p> <p>(Depending on the cover purchased, a lump sum payment may be made if within two years as the result of an accident, an insured person dies or is left permanently disabled and/or payment of a weekly benefit).</p>	<p>Personal Accident Accumulation limit of £25 million applies to this policy</p>
<p>The following Benefits may be selected:</p> <ul style="list-style-type: none"> • Death. • Loss of two or more limbs, or both eyes, or one of each. • Loss of one limb or eye, permanent total loss of speech, permanent total loss of hearing. • Permanent total disablement from gainful employment of any and every kind. • Temporary total disablement (weekly benefit) from usual occupation. 	<p><u>Cover is not provided where the below applies:</u></p> <ul style="list-style-type: none"> • Flying, motorcycling (as rider or passenger), motor competitions or racing other than on foot or in dinghies • Committing or attempting to commit suicide or as a result of a self-inflicted injury. • Illness or disease (not resulting from bodily injury) following an accident. • Any naturally occurring condition or degenerative process, or any gradually operative cause. • Post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident). • Radioactive contamination not resulting from bodily injury following an accident. • Nuclear chemical or biological cause other than on the insured's premises. • War by any nuclear chemical or biological cause.
<p>The following Benefits are also provided:</p> <ul style="list-style-type: none"> • Accident Medical Expenses • Broken bones • Physiotherapy • Coma • Emergency Dental Expenses • Funeral Expenses • Hospitalisation 	

Table 2 General conditions

The following apply to the Policy as a whole, regardless of the specific cover you have selected.

For full details of these and other exclusions & limits please read your Policy Wording and Schedule.

General conditions and exclusions

- We may cancel any insurance provided under this Policy against war or terrorism by sending seven days' notice of cancellation to the insured at their last known address. If a business trip commenced before the expiry of such notice, then cover for that trip will not be affected.
- We may cancel that part of this Policy which is prohibited or restricted and would breach any prohibition or restriction imposed by law or regulation with immediate effect by giving written notice to the other at their last known registered address.
- In the event of a non-disclosure or misrepresentation at inception or any renewal we will waive our rights to avoid the Policy if such non-disclosure or misrepresentation was innocent and free from any fraudulent conduct or intent to deceive.
- The policy does not provide any cover:
 1. Directly or indirectly as a result of or contributed to by War in Britain or the Insured Person's normal country of residence.
 2. After the expiry of the period of insurance in which the Insured Person attains the age of 80 years.
 3. Within Territories subject to UK or US Sanctions

Important Information

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the Complaints Manager, Arch Insurance Company (Europe) Ltd, at the address shown below

Complaints Manager
5th Floor
Plantation Place South
60 Great Tower Street
London EC3R 5AZ
Email: complaints@archinsurance.co.uk

If you are still not happy, you may be eligible to refer your case to the Financial Ombudsman Service who can be contacted at

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 0234567 / 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

Compensation

Arch Insurance Company (Europe) Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim.

Further information about the compensation scheme can be obtained from the FSCS.

Arch Insurance UK Personal Accident & Travel - T 0113 386 3750
10th Floor, West One, 114 Wellington Street, Leeds, LS1 1BA.

Arch UK Retail consists of certain FCA registered companies of the Arch Insurance Group, including Thomas Underwriting Agency Ltd (FCA number 304302) and Axiom Underwriting Agency Ltd (FCA number 441460) who may act as intermediaries for certain insurers. Arch Insurance Company (Europe) Limited is registered in England No 4977362 Registered Address: 5th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Number 229887.

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