



NW HOCKEY LEAGUE 2017/18 Season
YOUR INSURANCE COVER

POLICY – SOMPO CANOPIUS

Policy Number: R12429BZZ

Period Valid: From 30/09/2017 to 30/09/2018 (both dates inclusive)

Benefits:

1. Accidental Death: £50000.00
2. Loss of one Limb: £100000.00
3. Loss of Sight in one Eye: £100000.00
4. Loss of two or more Limbs: £100000.00
5. Loss of Sight in both Eyes: £100000.00
6. Loss of one Limb and Loss of Sight in one Eye: £100000.00
7. Permanent total Disability(Accident): £100000.00
8. Temporary total Disability (Accident): Not Insured
9. Temporary partial Disability: Not Insured
10. Permanent total Disability (Sickness): Not Insured
11. Temporary total Disability (Sickness): Not Insured
12. Permanent disability Extended Scale Of Benefits: Not Insured
13. Hospitalisation and Convalescence Benefit: Not Insured
14. Burns Benefit: Not Insured
15. Facial Scarring Benefit: Not Insured

TYPE OF INSURANCE AND COVER

Personal Accident and Illness insurance cover.

COVER SPECIFIC FEATURES AND BENEFITS

(referenced to the sections contained in the insurance document or any endorsement to the document)

Personal Accident (Section 1)

We will pay the sum insured selected and shown in the schedule if an insured person suffers bodily injury during the period of insurance which results in any of the following.

- Death
- Loss of a limb
- Loss of sight in one or both eyes
- Permanent total disability
- Temporary total disability – we will pay the weekly benefit shown in the schedule for as long as an insured person continues to be disabled, up to 104 weeks from the date of an accident or other period agreed.
- Temporary partial disability – we will pay the weekly benefit shown in the schedule for as long as an insured person continues to be disabled, up to 104 weeks from the date of an accident or other period agreed.

Extra benefits

We will also pay:

- Any medical expenses arising from 'temporary total disability' and 'temporary partial disability', up to 20% of any claim that we pay for that event.
- The following permanent disabilities as a result of bodily injury. The amounts shown relate to the percentage of the sum insured selected and shown in the schedule for "Permanent total disability".
- Severe brain damage which entirely prevents an insured person from performing at least four of the following activities of daily living – 100%
 - o Feeding and eating
 - o Dressing
 - o Bathing and grooming
 - o Toileting
 - o Mobility and transfer
 - o Walking
- Total bodily paralysis – 100%
- Permanent and total loss of hearing in both ears – 40%
- Permanent and total loss of hearing in one ear – 10%
- Permanent and total loss of speech – 40%
- Hospitalisation benefit of £50 for each full 24 hours of hospitalisation (after the first 72 hours) if an insured person suffers bodily injury during the period of insurance for which they need inpatient hospital treatment in the United Kingdom or Ireland, whichever country they have their permanent home in.

FULL DETAILS OF THE COVER INCLUDING ALL EXCLUSIONS AND CLAIMS PROECDURES WILL BE SENT TO THE TEAM MANAGER UPON RECEIPT OF THE REGISTRATION DOCUMENTATION.

Malcolm Tilley

For NW HOCKEY LEAGUE