

Group Injury Insurance for British Amateur Rugby League Association Policy Summary

This policy summary is essential reading but does not contain the full terms and conditions of your Policy which can be found in the group policy document. Cover is underwritten by ACE European Group Limited (ACE).

Scope

The British Amateur Rugby League Association (including the National Youth League and the Secretary for the time being of each Participating Club affiliated to the British Amateur Rugby League Association or the National Youth League) Group Injury Insurance Policy provides financial protection in the event a member suffers bodily injury during the effective time and within the Period of Insurance.

Duration

Cover runs from the 1st November 2007, until 31st October 2008 and each subsequent 12-month period for which ACE accepts renewal.

Significant Features and Benefits

Insured Persons (must be under 75)	
Category	
A	1. Any member of a Participating Club which: (i) has paid the appropriate subscription; or (ii) conforms with the Insureds' rules regarding payment of the subscriptions inclusive of insurance premium to the British Amateur Rugby League Association. 2. Members of a non Participating Club. (These may be included at the discretion of the Group Policyholder)
B	Coaches and Officials (including referees and touch judges) of the Group Policyholder.
C	All board management members of the Group Policyholder.
D	All members of the international, county or other representative squads and officials.

Category	Effective Times	
A	a)	Whilst participating in matches under the auspices of the Group Policyholder;
	b)	Whilst engaging in training or practice under the auspices of the Group Policyholder;
	c)	Whilst travelling for the purpose of participation directly to or from such matches, training or practice.
B	a)	Whilst accompanying teams as described in Categories A and C;
	b)	Whilst attending matches or training sessions in their official capacity;
	c)	Whilst performing official BARLA, Participating Club and/or Rugby League Coach Education Programme duties, including travelling to and from such duties.
C	Whilst engaged in the duties of their occupation with BARLA, including direct travel between home and place of work.	
D	a)	Whilst participating in any international or county championship or regional representative matches, squad meetings and official training sessions, practice games or trial games;
	b)	Whilst travelling to and from normal place of residence and place of matches, squad meetings, official training sessions, practice games and trial matches.

Benefits				
Category	1a Death (see also automatic extension 1b, below)	2. Permanent Total Disablement	3. Permanent Disabling Injuries (Loss of Limb(s), Eye(s), Speech or Hearing)	4. Temporary Total Disablement Benefit Period - 2 years Deferment Period - 7 days
A	GBP50,000*	GBP100,000	GBP50,000	Nil
B	GBP50,000*	GBP50,000	GBP50,000	Nil
C	GBP100,000*	GBP100,000	GBP100,000	GBP100
D	Nil**	Nil**	Nil*	GBP100

*The death Benefit Amount is limited to £7,500 in respect of a Child aged 16 years or under.

**See Category A

Automatic Extensions under Group Injury Insurance		
	Description	Benefit Amount
1 b)	Urgent Expenses following death	Up to GBP1,000
5.	Accident Medical Expenses	25% of any amount paid under Benefits 1a), 2,3 and 4 above up to a maximum of GBP15,000.
6.	Hospital Confinement –relocation Expenses	GBP1,500

Significant Exclusions - (See Exclusions in your group policy document).

There are some situations for which the person insured is not covered. These involve anything the person insured already knows about or that are caused by deliberate or illegal acts on the part of the person insured.

- aerial pursuits or sports (Exclusion 1b)
- being a full-time member of the Armed Forces (Exclusion 1c)
- travelling by motor cycle, motor scooter or similar vehicle (Exclusion 1f)
- pregnancy, childbirth, miscarriage or abortion – but not complications of these (Exclusion h)
- sickness or disease (Exclusion 2 c) , repetitive Stress syndrome (Exclusion 2a) or any psychological/psychiatric condition (Exclusion 3 b)

Cancellation

You have no cancellation rights under the terms of this policy

Claim Provisions

On the happening of any claim under this Policy contact the ACE Claims Service Team as soon as reasonably possible after the date of the occurrence:.

Postal Address: 200 Broomielaw, Glasgow G1 4RU.
 Telephone: 0845 841 0845 (Within UK only)
 International: +44 (0)141 285 2999
 Facsimile: +44 (0)1293 597 322
E-mail: ah.ukclaims@ace-ina.com

Complaints

If you are not satisfied with ACE's service, please contact the Customer Service Manager, ACE European Group Limited, quoting your policy details:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.
 Telephone: 0845 841 0845 (Within UK only)
 International: +44 (0)141 285 2999
 Facsimile: +44 (0)1293 597 322
 e-mail: cust.servuk@ace-ina.com

Financial Ombudsman Service

If you are not satisfied following receipt of ACE's final response, you may contact the Financial Ombudsman Service (FOS):

Postal Address: Financial Ombudsman Service, South Quay Plaza, 83 Marsh Wall, London E14 9SR
 Telephone: 0845 080 1800;
 Facsimile: 0207 964 1001
 Website: www.financial-ombudsman.org.uk

The existence of these complaints procedures does not affect any right of legal action you may have against ACE.

Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Their contact details are:

Postal Address: FSCS, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London, E1 8BN.
 Telephone: 020 7892 7300
 Website: www.fscs.org.uk.