

# British Aikido Board Injury Insurance Policy Summary Of Cover

CHUBB



This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group limited.

Significant Features and Benefits		
Benefit Description Section 1 – Personal Injury Insurance		Benefit Amount
1	Accidental Death	£50,000 (Adults) £10,000 (Juniors)
2	<b>Permanent Disability - Scale of Benefits</b> A. Permanent Total Disablement (other than by Permanent Disability specified in B to G below) B. Total organic paralysis C. Total loss of intellectual capacity D. Loss of Sight in both eyes E. Loss of Limb F. Loss of Sight in one eye G. Total loss of hearing in both ears H. Total loss of speech I. Total Loss of or loss of use of: i. a hip, knee, ankle or wrist ii. a thumb iii. a shoulder or elbow iv. any finger or a big toe  J. Total loss of hearing in one ear  K. Benefit for any Permanent Disability not noted above will be calculated on a medical assessment by Chubb of the degree of disability relative to this scale without reference to the Insured Person's occupation Provided that: a. The total benefit payable shall not exceed 100% of the amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident. b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.	£50,000 £50,000 £50,000 £50,000 £50,000 £25,000 £25,000 £25,000  £20,000 £12,500 £10,000 £ 5,000  £5,000  £5,000

Significant or Unusual Exclusions or Limits	Policy Section that contains further details
This policy does not cover: <ul style="list-style-type: none"> <li>• Persons aged over 80 years</li> <li>• Sickness or disease</li> <li>• Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause</li> <li>• Post Traumatic Stress Disorder or any psychological or psychiatric condition</li> <li>• Pre-existing physical defects</li> <li>• Suicide or self-inflicted injury</li> <li>• Illegal acts</li> <li>• Abuse of solvents or drugs</li> <li>• Drink Driving</li> <li>• engaging in:               <ol style="list-style-type: none"> <li>1. aviation as pilot or crew of a fixed wing rotary aircraft;</li> <li>2. canoeing, boating or sailing more than 4.5 miles from the coastline;</li> <li>3. underwater diving unless in accordance with BSAC or PADI regulations;</li> <li>4. activities undertaken in the pursuit of danger e.g. bungee jumping and fire-walking</li> </ol> </li> <li>• Members of the armed forces</li> <li>• War</li> <li>• This Policy does not cover claims which would result Chubb being in breach of any resolutions or trade or economic sanctions or other laws.</li> <li>• Chubb will not pay any claims which would result in Chubb being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America</li> </ul>	Exclusions – Page 8

**Scope**

The Policy provides personal injury cover for accidents which occur at activities recognised by and under the auspices of the Insured, including travelling to and from the activity. The cover is provided to any member or other person who is affiliated to the Insured and whose inclusion has been agreed by them.

**Duration of Policy**

The policy will remain in force for 12 months from the date of commencement and is annually renewable by the Insured.

**Right of Cancellation**

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium may be payable. The Insured may not cancel this Policy.

**How to Claim**

Should you wish to make a claim under this policy you should contact Chubb Claims Service Team, PO Box 682, Winchester, SO23 5AG. Telephone: 0345 841 0058 (Within UK only); International: +44 (0)141 285 2999; Facsimile: +44 (0)1293 725820; E-mail: [uk.claims@chubb.com](mailto:uk.claims@chubb.com); within 60 days or as soon as possible after the date of the occurrence.

**Complaints Procedure**

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with the service you have received, please contact:

The Customer Relations Dept, Chubb European Group Limited, PO Box 682, Winchester SO23 5AG.

Telephone: 0800 519 8026

International: +44 (0) 141 285 2999

Fax: 01293 597376

E-mail: [customerrelations@chubb.com](mailto:customerrelations@chubb.com)

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request. Their contact details are:

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

Telephone +44 (0) 800 023 4567 (calls are free from a UK landline or mobile).

+44 (0) 300 123 9 123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone)

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Financial Service Compensation Scheme**

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme.

Further information about compensation scheme arrangements are available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

Their contact details are:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

Telephone: 0800 678 1100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

Chubb European Group Limited registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>

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