

# Group Personal Accident Insurance Endorsement



This endorsement attaches to and forms part of Policy Number: NGPA 51696 2018

Endorsement Number	1																																																																																																												
The Insured Person(s)	<p>Category A: Any person resident in the United Kingdom who is a member of England Netball either through their Club, County Association Committee, regional Association Committee, National Advisory Group or other organisation and aged between 16 and 80 years old at the Effective Date.</p> <p>Category B: Any person resident in the United Kingdom who is a member of England Netball either through their Club, College, County Association Committee, regional Association Committee, National Advisory Group or other organisation and aged under 16 at the Effective Date.</p> <p>Category C: Any person resident in the United Kingdom who is a member of England Netball either through their College or University and aged between 16 and 80 years old at the Effective Date.</p> <p>Category D: Any person resident in the United Kingdom who is aged between 16 and 80 years old at the Effective Date and who is registered with the Group Policyholder as a Premier League Umpire.</p> <p>Category E: Any person resident in the United Kingdom who is between 16 and 80 years old at the Effective Date and who is registered with the Group Policyholder as a Super League Umpire.</p>																																																																																																												
The Assured (if applicable)	All England Netball Association Limited trading as England Netball and Members of England Netball																																																																																																												
Endorsement	<p>It is hereby understood and agreed that:-</p> <p>(i) This insurance is extended to cover Dental and Optical Expenses: If as a result of Accidental Bodily Injury Emergency Dental or Optical treatment is required Underwriters will pay up to the limits stated below and this will include any necessary remedial treatment resultant from the accident. Cover under this extension is subject to an excess of £50 for each and every loss.</p> <table border="1"> <thead> <tr> <th></th> <th colspan="5">Sum Insured</th> </tr> <tr> <th></th> <th>Category A</th> <th>Category B</th> <th>Category C</th> <th>Category D</th> <th>Category E</th> </tr> </thead> <tbody> <tr> <td>Benefit each and every loss</td> <td>£600.00</td> <td>£600</td> <td>£250</td> <td>£1,200.00</td> <td>£2,400.00</td> </tr> </tbody> </table> <p>(ii) This insurance is extended to cover Hospital In-Patient Expenses: In the event of an Insured Person sustaining Bodily Injury which results in a valid claim under Items 1-9 of the Policy schedule, We will pay to the Insured Person stated below up to 25 days, in the event of the Insured Person being admitted to hospital as an in-patient for a continuous period of 24 hours or more. Exclusions applicable to Hospital In-Patient Expenses We will not pay for any claim where the benefit payable is less than £100.</p> <table border="1"> <thead> <tr> <th></th> <th colspan="5">Sum Insured</th> </tr> <tr> <th></th> <th>Category A</th> <th>Category B</th> <th>Category C</th> <th>Category D</th> <th>Category E</th> </tr> </thead> <tbody> <tr> <td>Hospital In-Patient Expenses (per day)</td> <td>£50.00</td> <td>Not Covered</td> <td>Not Covered</td> <td>£100.00</td> <td>£200.00</td> </tr> </tbody> </table> <p>(iii) This insurance is extended to cover Convalescence:</p> <table border="1"> <thead> <tr> <th></th> <th colspan="5">Sum Insured</th> </tr> <tr> <th></th> <th>Category A</th> <th>Category B</th> <th>Category C</th> <th>Category D</th> <th>Category E</th> </tr> </thead> <tbody> <tr> <td>Convalescence</td> <td>£100.00</td> <td>Not Covered</td> <td>Not Covered</td> <td>£200.00</td> <td>£400.00</td> </tr> </tbody> </table> <p>(iv) The following 'Broken Bones' benefit is automatically provided:-</p> <table border="1"> <thead> <tr> <th>Benefit Payable in Respect of Accident</th> <th colspan="5">Sum Insured</th> </tr> <tr> <th></th> <th>Category A</th> <th>Category B</th> <th>Category C</th> <th>Category D</th> <th>Category E</th> </tr> </thead> <tbody> <tr> <td>Fracture shall mean the breach in the structure of bones produced by Accidental Bodily Injury and shall not include hairline fractures</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Fracture to Spine, Neck or Skull</td> <td>£500.00</td> <td>£500.00</td> <td>Not Covered</td> <td>£1,000.00</td> <td>£2,000.00</td> </tr> <tr> <td>Fracture to one or more bones of the arm as a result of an accident. 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Leg bones are the femur, the tibia, the fibula and the tarsus.</td> <td>£200.00</td> <td>£200.00</td> <td>£100.00</td> <td>£400.00</td> <td>£800.00</td> </tr> <tr> <td>Fracture to collar bone, cheek bone, pelvic bone, or hip bone.</td> <td>£200.00</td> <td>£200.00</td> <td>£100.00</td> <td>£400.00</td> <td>£800.00</td> </tr> <tr> <td>Fracture to one or more bones of the finger or toe or elbow or nose</td> <td>£50.00</td> <td>£50.00</td> <td>Not Covered</td> <td>£100.00</td> <td>£200.00</td> </tr> <tr> <td>Torn Anterior Cruciate Ligament necessitating Surgery</td> <td>£200.00</td> <td>£200.00</td> <td>£200.00</td> <td>£200.00</td> <td>£200.00</td> </tr> </tbody> </table>		Sum Insured						Category A	Category B	Category C	Category D	Category E	Benefit each and every loss	£600.00	£600	£250	£1,200.00	£2,400.00		Sum Insured						Category A	Category B	Category C	Category D	Category E	Hospital In-Patient Expenses (per day)	£50.00	Not Covered	Not Covered	£100.00	£200.00		Sum Insured						Category A	Category B	Category C	Category D	Category E	Convalescence	£100.00	Not Covered	Not Covered	£200.00	£400.00	Benefit Payable in Respect of Accident	Sum Insured						Category A	Category B	Category C	Category D	Category E	Fracture shall mean the breach in the structure of bones produced by Accidental Bodily Injury and shall not include hairline fractures						Fracture to Spine, Neck or Skull	£500.00	£500.00	Not Covered	£1,000.00	£2,000.00	Fracture to one or more bones of the arm as a result of an accident. 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Underwritten by AmTrust Syndicates Limited, Syndicate 1861 at Lloyd's, whose registered office is at 1 Great Tower Street, London, EC3R 5AA and which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Policy is administered by AmTrust Underwriting Limited in accordance with the authority granted under binding authority agreements. Unique Market Reference: B0046AULPA18

(v) This insurance is extended to cover Physiotherapy.  
 In respect of Category A, D and E, in the event of an Accident which results in a ruptured, snapped or torn ligament or tendon, broken bone or primary dislocation, the Underwriter will pay the Insured Person concerned the cost of any necessary physiotherapy treatment for up to 6 visits, subject to a £50 excess each and every loss.  
 In respect of Category B, in the event of an Accident which results in a ruptured, snapped or torn ligament or tendon, broken bone or primary dislocation, the Underwriter will pay the Insured Person concerned the cost of any necessary physiotherapy treatment for up to 6 visits, subject to a £50 excess each and every loss.  
 Conditions applicable to this Extension:-  
 (a) Physiotherapy treatment must be completed within 12 months from the date of the Accident that gives rise to the claim.  
 (b) A written referral for Physiotherapy treatment must be received from the Insured Person's General Practitioner referring the Insured Person for necessary Physiotherapy treatment, prior to treatment commencing.  
 Exclusions applicable to this Extension:-  
 The Underwriters will not pay for any claim:  
 (a) Where treatment has been provided by the NHS  
 (b) Where the benefit payable is recoverable under any other Insurance that the Insured Person or the Insured may have in force.

	Sum Insured				
	Category A	Category B	Category C	Category D	Category E
Sum Insured (up to)	£290.00	£290.00	Not Covered	£500.00	£1,000.00

(vi) Parental Travel Expenses  
 In respect of Category B, in the event of Bodily Injury to the Insured Person which results in the Temporary Total Disablement of the Insured Person, We will pay up a maximum of £100 in total for any reasonable and necessary expenses incurred for a Dependant Child's Parent to service to and from the Insured Persons home and Medical Practitioner.

This Policy is signed on behalf of Underwriters



Peter Dewey  
 Director  
 AmTrust Underwriting Limited  
 Registered Office: 1 Great Tower Street, London, EC3R 5AA  
 Registered in England No: 3908537  
 Authorised and regulated by the Financial Conduct Authority  
 Date of Issue: 04<sup>th</sup> September 2018