

ESMBA Personal Accident Insurance

As a benefit of your affiliation to the ESMBA, you will automatically receive personal accident insurance cover. This cover is provided by Allianz insurance and arranged through [Sutton Winson](#), our insurance broker.

We have worked with Sutton Winson to get the widest insurance cover, with the least restrictions. The main extended benefits include:

- No lower or upper age limits to claim
- The insurance has been extended to include cover for broken bones
- There is no deferment period for weekly benefits, meaning the policy will start paying immediately.

Cover headlines

Insured persons – all affiliated members of the ESMBA, as lodged with the ESMBA registration secretary

Operative time – personal accident cover will respond, whilst on the premises or elsewhere in connection with organised short mat bowls activities, including commuting to and from your destination

Cover benefits

- Death - £12,500 (£10,000 for under 18s)
- Permanent total disablement - £12,500
- Loss of one or more limbs - £12,500
- Loss of sight or total hearing - £12,500
- Loss of speech - £6,250
- Loss of internal organ - £3,125
- Loss of hearing in 1 ear - £3,125

Broken bones – not usually standard with other insurers

- Arm (Humerus, Radius, Ulna) or Wrist (Carpals)
- Leg (Femur, Tibia, Fibula) Ankle (Tarsals) or Kneecap (Patella)
- Back (Cervical Spine, Thoracic spine, Lumbar Spine, Sacrum or Coccyx)

Insurance benefit - £500

- If you fracture any other bone in the body:

Insurance benefit - £100

Key Cover – Weekly benefits (policy pays from day 1)

- Temporary total disablement, which completely prevents a member performing short mat bowls activities - £25.00 per week, up to a maximum of 104 weeks

- Temporary partial disablement, that prevents more than 50% of the function to perform short mat bowls activities - £10.00 per week, up to a maximum of 104 weeks

Extension of Cover:

- Hospitalisation benefit - £50.00 for every 24-hour period up to a maximum of £2,000

For full details of the insurance, including cover extensions, exclusions and conditions, please refer to the attached Allianz policy schedule and policy wording.

How to claim

If you suffer an accident, whilst assuming short mat bowls activities and you are an affiliated member of the ESMBA at the time of your accident, you can make a claim under this insurance.

Please notify your claim to Sutton Winson by calling 0844 815 0115 or emailing, in the first instance, esmba@swib.co.uk