

ENGLISH SHORT MAT BOWLING ASSOCIATION (ESMBA)

Policy Schedule



Please note that you must advise your insurance agent of any material changes to the risk or items to be covered

Policy Number: SZ/27173351

Account Number: 14/86929 **Agent:** Sutton Winson Ltd

The Insured: English Short Mat Bowling Association

Postal Address: c/o 24 Burrow Road, Chigwell, IG7 4HQ

Business description: Short Mat Bowls Association

Business of the Insured: Short Mat Bowls Clubs

Period of Insurance: 01 September 2024 to 01 September 2025

Renewal Date: 01 September 2024

Effective Date: 01 September 2024

Personal Accident Section

Category: A

Insured Persons: All affiliated members of the English Short Mat Bowling Association (ESMBA), as lodged with the ESMBA registration secretary

Operative Time of Cover: 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

Table of Sums Insured		
Item Number		Benefit amount
1	Accidental Death	£15,000
2	Loss of Sight	£15,000
3	Loss of Hearing	
	One Ear	£3,750
	Both Ears	£15,000
4	Loss of One or More Limbs	£15,000
5a	Loss of Speech	£7,500
5b	Loss of Internal Organ	£3,750
6	Permanent Total Disablement from Usual Occupation	£15,000
7	Temporary Total Disablement from Usual Occupation	£25 per week
8	Temporary Partial Disablement from Usual Occupation	£10 per week
	Broken Bones Benefit - Arm, Leg or Back	£500
	- Any other bone	£100

Date of Issue: August 2024

Section 12 Personal Accident - Definitions

The Definition - Usual Occupation is deleted and replaced with the following:

Usual Occupation

The tasks, duties and other functions which the Insured Person normally performs for or on behalf of their employer.

Personal Accident Cover Extension

Extensions 8 and 9 are added to the Personal Accident Section

8. Dental Expenses

If within the Operative Time an Insured Person sustains Accidental Bodily Injury resulting in damage to or loss of teeth, gingival tissues, alveoli or dental prostheses including implants, bridges or crowns (whilst in situ within the mouth of the Insured Person) shall indemnify the Insured Person up to up to the amount shown in the Schedule for reasonable expenses necessarily incurred on the advice of a Qualified Medical Practitioner.

9. Optical Expenses

If within the Operative Time an Insured Person suffers Accidental Bodily Injury resulting in

- 1) the need for immediate and urgent eye treatment required to prevent long term damage, the Insurer will pay up to £500 towards the costs of treatment.
- 2) damage to or loss of optically corrective spectacles that are not insured elsewhere the Insurer will pay the Replacement Value or reasonable costs of repair to the spectacles up to the Sum Insured shown on the Schedule.

Amendments to the Benefit Limits applying to the Personal Accident Section

Extensions of Cover

Extension 3. Hospitalisation Benefit is deleted and replaced with:

3. Hospitalisation Benefit

If Accidental Bodily Injury results in Hospitalisation in the Insured Person's country of residence on the recommendation of an appropriate doctor attached to the Hospital, the Insurer will pay the Insured:

In-Patient Benefit

- a. £75 for each continuous 24-hour period that the Insured Person spends in Hospital as an in-patient.

The maximum amount payable is £2,500 in respect of any one Insured Person.

Convalescence Benefit

- b. £75 for each continuous 24-hour period of convalescence during which the Insured Person is confined to their home or a registered nursing home on the recommendation of an appropriate doctor attached to the Hospital after discharge following a period of Hospitalisation.

The maximum amount payable is £2,500 in respect of any one Insured Person.

Conditions

Benefit Limit 6b. is deleted and replaced with:

6b. Age limitations

The following Maximum Benefits apply for Insured Persons who are

- 1) under 16 years of age or under 18 years of age and in full time education
 - a) Death £10,000
- 2) Over 80
 - a) Death, Loss of Hearing, Loss of Limb, Loss of Sight or Loss of Speech £25,000
 - b) Permanent Total Disablement is deleted

Benefit Limit h. is added

h. Dental and Optical Expenses shall be limited to £100 unless recommended safety equipment for protection against Injury was being worn by the Insured Person whilst participating in any sport or activity for which the wearing of such safety equipment is reasonably required.

Date of Issue: August 2024

Internal

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number