

MartialGuard Clubs and Associations Policy



Renewal Schedule

Please note that you must advise Towergate Insurance of any material changes to the risk or items to be covered

Policy Number: 32/SZ/17940492/01/31025213

Account Number: 32/084255

Agent: Towergate Insurance

The Insured: The committee for the time being and any licensed member of Karate Wales Governing Body

Postal Address: Gwen Hafdre, St. Mary Church, Cowbridge, South Glamorgan, CF71 7LT

Premium: £ 3,564.62

Insurance Premium Tax: £ 213.87

Total Payable: £ 3,778.49

Method of Payment:

Period of Insurance: 15/07/2015 to 14/07/2016

Effective Date: 15/07/2015

Business Description: Karate club

Estimated Number of Members: 1200

Specified Weapons: Wooden Weapons, and Kali Sticks

Public and Products Liability Section

Limit of Indemnity: £5,000,000

Third Party Property Damage Excess: £250

Clauses applicable to this Section:

none

Group Personal Accident Section

Insured Persons: All licensed members of the Insured

Operative Time of Cover: While an Insured Person is participating in organised martial arts training, grading, assessments and competitions arranged by the Insured including direct travelling to and from such activities, worldwide.

Cover Band: Gold

Scale of Compensation

Capital Sums Benefit Amounts

Item Number		Benefit Amount
1	Accidental Death i. in respect of Insured Persons over 16 or over 18 if in full time education ii. in respect of Insured Persons under 16 or under 18 if in full time education	£50,000 £2,000
2	Loss of one Limb	£50,000
3	Loss of two or more Limbs or Loss of Sight	£ 50,000
4	Loss of Hearing in one Ear or loss of Internal Organ	£ 25,000
5	Loss of Hearing in both Ears	£ 50,000

6	Loss of Speech	£ 50,000
7	Permanent Total Disablement	£ 50,000
Other Benefit Amounts		
8	Temporary Total Disablement (per week) -100% of weekly wage up to (Excess Period 14 days, Maximum Benefit Period 52 weeks)	£100
9	Additional Travel Expenses (per week) (Excess Period 14 days, Maximum Benefit Period 52 weeks)	£25
10	Broken Bones a. Arm, Leg, Cheek bone, Collar bone (per bone) Maximum Benefit per Insured Person b. Finger, Thumb or Toe (per bone) Maximum Benefit per Insured Person	£100 £500 £25 £100
11	Emergency Dental Pain Relief Expenses	£100
12	Hospitalisation a. In-Patient Benefit (per day) Maximum In-Patient Benefit per Insured Person b. Convalescence Benefit (per day) Maximum Convalescence Benefit per Insured Person	£50 £1,000 £50 £1,000
13	Legal Advice Helpline	Insured
14	Physiotherapy (number of physiotherapy sessions) Maximum Benefit per Insured Person	5 £175
15	Rehabilitation and retraining expenses	£5,000

Maximum Benefit Any One Insured Person	
Capital Sums Benefits 1 to 15	

Accumulation Limit	
Event Accumulation Limit:	£10,000,000
Non Scheduled Aircraft Accumulation Limit:	£250,000
Scheduled Aircraft Accumulation Limit:	£10,000,000
Contamination by Terrorism Accumulation Limit:	£ nil

Clauses applicable to this Section:

none

Clauses

none applicable

Allianz Insurance plc. Registered in England number 84638.
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom
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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 121849.

Towergate Insurance is a trading name of Towergate Underwriting Group Limited
Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority