

Your
MTA
Policy

CHUBB®

Chubb

Accident and Health

Business Class Bespoke
Injury & Travel Insurance
MTA for:

National Rink Hockey Association of England

Negotiated for you by:

Towergate Insurance Brokers

Issue Date: 01/10/2019

Chubb Business Class Bespoke Injury & Travel Insurance Policy

Proposer	National Rink Hockey Association of England	Address	Home Farm House, Marshside, Chislet, Kent, United Kingdom, CT3 4EG
Policy Issue Date	01/10/2019	Policy Valid until	31/08/2020
Policy Reference	UKBBBD11811	New/Renewal	MTA
Cover	Travel	Policy Form Reference	BCUK0219-12
Insurer	Chubb European Group SE, registered number 450 327 374 RCS Nanterre, registered office La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France		
Telephone	0203 092 3707	Email	acturisah@chubb.com

Policy Schedule

Intermediary Name	Towergate Insurance Brokers		
Intermediary Address	Unit 1500A, Pegasus Court, Warwick, CV34 6LW		
Policyholder	National Rink Hockey Association of England		
Address	Home Farm House, Marshside, Chislet, Kent, United Kingdom, CT3 4EG		
Business Description	Sports		
Policy Number	UKBBBD11811	Policy Code	BCUK0219-12
Period of Insurance	(a) Period from (dates inclusive)	01/09/2019	Period to 31/08/2020
	(b) Any subsequent period for which Chubb shall accept a renewal premium		
Premium	Premium	GBP 0.00	(excluding tax)
	Tax will be charged at the applicable rate		
Chubb Line	100%		

Schedule of Benefits

Section A – Injury

Category	Injury whilst travelling - A
Insured Persons	15 members of the Policyholder, comprising of 10 players and 5 members of the management team, authorised to travel on behalf of and at the expense of the Policyholder
Journey Definition	Any trip in connection with the Business outside the Country of Domicile including days added by the Insured Person for personal reasons
Death	GBP 100,000
Permanent Total Disablement (Usual Occupation)	GBP 100,000
Permanent Disabling Injuries (Full Scale)	GBP 100,000
Temporary Total Disablement	Nil
Temporary Partial Disablement	Nil

Section A – Injury whilst travelling – Limits A

Maximum Limits per Insured Person	1. All benefits payable under Sections A1, A2 and A3	GBP 2,500,000
	2. For Death, Permanent Total Disablement or Permanent Disabling Injuries benefits payable under Section A1	GBP 100,000
	3. For Death, or Permanent Disabling Injuries (items A or B of the Scale of Injuries only) for Insured Persons aged 75 or over	GBP 100,000
	4. The Death benefit for a Child	GBP 20,000
*Inner limits apply to certain injury benefits – refer to Section A of the Policy Wording		
Maximum weekly benefit for each Insured Person		Not Insured
Aggregate Limits	1. Per Event Overall	GBP 5,000,000
	2. Per Event for Insured Persons travelling in any multi-engine aircraft	GBP 2,000,000
	3. Per Event for Insured Persons travelling in any aerial device other than a multi-engine aircraft	GBP 1,000,000

Section B – Travel

Category	Travel - A	
Insured Persons	15 members of the Policyholder, comprising of 10 players and 5 members of the management team, authorised to travel on behalf of and at the expense of the Policyholder	
Journey Definition	Any trip in connection with the Business outside the Country of Domicile including days added by the Insured Person for personal reasons	
B1. Medical and other Expenses	Medical Expenses	Unlimited
	Hospital Confinement outside Country of Domicile (for each complete day up to a maximum of 365 days)	GBP 75 per day
	Supplementary Travel, Childcare & Accommodation Expenses	up to GBP 20,000
	Emergency Repatriation Expenses	Unlimited
	Ongoing treatment following repatriation	up to GBP 50,000
	Search and Rescue Expenses	up to GBP 25,000
	Repatriation of Mortal Remains	up to GBP 15,000
B2. Business Equipment & Personal Belongings	Business Equipment	up to GBP 3,000
	Personal Belongings	up to GBP 10,000
	Personal Belongings Delay	up to GBP 2,000
	Loss of Delay of Home Keys or Car Keys	up to GBP 1,000
B3. Money	Money	up to GBP 5,000
	Financial Card Misuse	up to GBP 5,000
	Travel Documents	up to GBP 2,000
B4. Disruption	Cancellation	up to GBP 10,000
	Alteration of Itinerary or Curtailment	up to GBP 10,000
	Rearrangement	up to GBP 10,000
	Replacement	up to GBP 10,000
	Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 500)	GBP 50 per hour
	Aggregate Limit	GBP 250,000
B5. Serious Disruption	Evacuation, Alteration of Itinerary or Curtailment	up to GBP 10,000
	Rearrangement	up to GBP 10,000
	Replacement	up to GBP 10,000
	Business Disruption (for each complete day up to a maximum of 100 days)	up to GBP 500 per day
	Payment or Loss of Extortion or Ransom Monies	up to GBP 250,000
	Security Specialist Costs	up to GBP 50,000
	Aggregate Limits:	
	1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap	GBP 250,000
	2. Payment or Loss of Extortion or Ransom Monies	GBP 250,000

	3. Security Specialist Costs	GBP 50,000
B6. Personal Liability	Personal Liability	up to GBP 5,000,000
B7. Legal Expenses	Legal Expenses	up to GBP 50,000
	Travel and Accommodation Expenses	up to GBP 1,000

Additional Terms and Conditions endorsed to the Policy

Additional Clause(s)

It is hereby noted and agreed by the Insurer and the Policyholder, the following clause(s) form part of the policy wording:-

Total Blindness

Within Section A2 – additional benefits, the following is added

Total Blindness

An additional GBP 50,000 if the Insured Person sustains Bodily Injury resulting in total Loss of Sight in both eyes the Insurer shall pay a benefit to the Policyholder for the benefit of the Insured Person.

Definition

Total Blindness shall mean Loss of Sight in both eyes.

Dental Expenses

Within Section A2 – additional benefits, the following is added

Dental Expenses

If an Insured Person sustains Bodily Injury resulting in Dental Injury the Insurer shall indemnify the Policyholder for the benefit of the Insured Person for reasonable expenses necessarily incurred on the advice of a Qualified Medical Practitioner for up to GBP2,500

Section B1 – Medical & other expenses the following is added

Dental Expenses

If within the Effective Time an Insured Person sustains Bodily Injury resulting in Dental Injury the Insurer shall indemnify the Policyholder for the benefit of the Insured Person for reasonable expenses necessarily incurred within the Country of Domicile of the Insured Person and on the advice of a Qualified Medical Practitioner incurred within one calendar month of the return of the Insured Person to their Country of Domicile with the prior consent of the Insurer. The maximum expenses payable shall not exceed GBP2,500.

Policy definition

Dental Injury shall mean damage to teeth gingival tissues alveoli or dental prosthesis (whilst in situ within the mouth of the Insured Person) or the loss of dental prostheses (whilst in situ within the mouth of the Insured Person) which is caused solely by a force external to the mouth of the Insured Person.

Policy condition

A claim under Dental Expenses shall not be payable unless recommended safety equipment for protection against Dental 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.

Cover for Difference in Conditions or Difference in Limits

Within Policy conditions the following is added

Cover for Difference in Conditions or Difference in Limits The Insurer agrees to pay the Policyholder any claim made which is not recoverable under this Policy but would have been covered under one of the following policies, provided the Policyholder was insured by Chubb European Group SE under such policy for the period immediately prior to inception of the Period of Insurance:

- Peoplesure - CAHP4 and CAHP4B
- UK Businessclass Bespoke - BCUK01072014B
- UK Businessclass Bespoke BCUKTOWE1118
- UK Businessclass Elite Injury & Travel - expukInjTrv010708
- UK Express Package Travel - Package Trv240915
- UK Directors Express Injury - DirectorsInj010708
- UK Express Multi-Trip Travel - MultiTripTrv010708
- UK Express Workforce Injury - WorkforceInj120209

This agreement is only applicable to the extent of

- a. any difference in the amount payable or,
- b. any difference in the policy cover provided,

compared with the prior policy wording, policy schedule and the endorsements attached and will only be applicable to claims arising and advised to the Insurer during the Period of Insurance or until such time as this Policy is lapsed or cancelled, whichever is the sooner.

The agreement will not apply to:

a. any difference between the terms of the Policy and the terms of the Policyholder's prior policy that is as a result of any change to limits, terms or conditions agreed with the Policyholder which are a condition of the Insurer agreeing to provide insurance under this Policy as a whole or any section of the Policy, or

b. any services or cover provided that is accessed by a telephone, internet or mobile device based assistance or advice services no longer provided by Chubb European Group SE.

Subjectivities

Information For Brokers

By generating a quote and / or binding business, the broker confirms that there is no sanctions exposure in any high risk territories and that the insured has been screened against all relevant sanctions lists and cleared.

This quote is subject to the following: If your UK or Irish client is seeking cover for any overseas subsidiaries under this policy quotation then consideration will need to be given to the premium registration requirements and local tax and parafiscal obligations for those overseas subsidiaries. In addition, depending on the location of the overseas subsidiary and the insurance regulations in that jurisdiction, a local policy may be required. Therefore please ensure that you obtain all necessary information from your client as to the location of any overseas subsidiaries to ensure that the appropriate taxes can be remitted and where applicable, the requirement for a local policy can be discussed with you and your client.

This quotation is subject to the receipt, review and written underwriting approval of the information outlined below prior to inception. In the absence of such written approval this quotation is withdrawn. Following review of this information Chubb reserves the right to amend and/or withdraw the terms quoted herein.

Notice

Chubb European Group SE ("the Company") is licensed to underwrite business in certain territories subject to the laws and regulations of those territories. Risk locations determine the territories whose laws, regulations and tax rules apply to an insurance contract. This insurance contract assumes that the location of the risk is within the EEA. In some instances, Chubb European Group SE is able to accept risks from countries where the Company is not licensed and in accordance with the laws and regulations of those countries. If insurance is sought for risks outside the EEA please contact the Underwriter.

Provisions

1. The Quotation is based on the attached Statement of Fact
2. This quotation is strictly conditional upon no material change in the risk occurring between the date of this quotation and the inception date of the proposed policy. Any such material change shall include but not be limited to any claim or notice of circumstances that may reasonably be expected to give rise to a claim under any policy of which the policy being proposed by this quotation is a renewal, a replacement or,

where it is excess of a policy, being notified of such claim or circumstance in relation to that underlying policy. In the event of such change of risk the Insurer may, in its sole discretion, modify and/or withdraw this quotation, whether or not this quotation has been accepted by the Insured

3. If additional or different information comes to light after the inception/renewal date and this information affects Chubb's original risk assessment, Chubb shall be entitled to rely on the remedies available under the Insurance Act 2015
4. Chubb shall not provide cover and Chubb shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Chubb to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America
5. This insurance contract shall be governed by and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. Communication of and in connection with this Policy shall be in the English language
6. If it is felt that a first class service has not been offered or a complaint must be made regarding the insurance contract please contact:
 - a. the intermediary (if any) who arranged this Policy; or
 - b. The Insurer's Customer Relations Manager
Postal Address: Chubb Customer Relations Department, PO Box 683,
Winchester, SO23 5AH
Telephone: 44 (0) 800 519 8026
Fax: 44 (0) 1293 597376
E-mail: customerrelations@chubb.com
Website: www.chubb.com/uk

The Financial Ombudsman Service (FOS) may be approached for assistance if there is still dissatisfaction with the Insurer's final response.

The FOS's contact details are given below. A leaflet explaining the procedure is available on request.

Postal Address: Financial Ombudsman Service, Exchange Tower, 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)

E-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The existence of these Complaints Procedures does not reduce the Policyholder's statutory rights relating to this Policy and does not affect the Policyholder's right to take legal action against the Insurer

Date of Issue of Policy 01/10/2019

Contact us

All queries about this Policy should be made to:

Towergate Insurance Brokers
Unit 1500A, Pegasus Court, Warwick, CV34 6LW

Chubb European Group SE
The Chubb Building
100 Leadenhall Street
London
EC3A 3BP
T 44 20 7173 7000

www.chubb.com/uk About Chubb Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

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Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.