

# Personal Accident Group Policy

## Policy Summary

Policy Number: UKBOPC78762

Group Policyholder: British Fencing Association



This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request from the Group Policyholder. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group limited.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Policy Section that contains further details																																						
<p><b>Persons covered by this Policy are Individual Members of the British Fencing Association, as declared to ACE, and for whom the Group Policyholder has paid the appropriate premiums.</b></p> <p><b>Cover applies to Bodily Injury caused by Accidents, and is valid Whilst participating in Official, Pre-arranged Training/Practice, Matches, Competitions and Official Social Events</b></p> <p>All benefit amounts stated below apply to Insured adults only. Accidental death is a fixed benefit of £25,000 for Insured Persons aged 16 or under</p> <p><b>Section 1. Serious Injury</b> Providing a range of benefits for permanent disability and death, as a result of accidental bodily injury, including;</p> <table border="0"> <tr> <td>Benefit Amount</td> <td></td> </tr> <tr> <td>A. Accidental Death</td> <td>£50,000</td> </tr> <tr> <td>B. Permanent Total Disablement **</td> <td>£50,000</td> </tr> <tr> <td>C. Permanent Partial Disablement</td> <td>£50,000</td> </tr> <tr> <td colspan="2">A wide scale of benefits ranging from loss of Sight, Hearing, Speech, or limbs, to loss of a toe and with benefits for any unspecified disability based on our medical assessment of the degree of disability in relation to the scale.</td> </tr> <tr> <td>D. Quadriplegia</td> <td>£50,000</td> </tr> <tr> <td>E. Paraplegia</td> <td>£50,000</td> </tr> <tr> <td>F. Hemiplegia</td> <td>£50,000</td> </tr> </table> <p>**Permanent Total Disablement cover is in respect of usual occupation for those in gainful employment. For those not in employment, Permanent Total Disablement will be assessed in relation to the person's ability to perform at least 2 of the following daily activities without assistance from another person : eating, getting in and out of bed, dressing &amp; undressing, toileting, walking 200 metres on level ground.</p> <p><b>Section 2. Disfigurement or scarring of the Face or Body from Burns</b></p> <table border="0"> <tr> <td>A. Face</td> <td></td> </tr> <tr> <td>    i. Minimum Benefit (at least one square centimetre or two centimetres in length)</td> <td>NOT COVERED</td> </tr> <tr> <td>    ii. Maximum Benefit (whole area of the Face)</td> <td></td> </tr> <tr> <td>B. Body</td> <td></td> </tr> <tr> <td>    4.5% or more of the Total Body Surface Area</td> <td>NOT COVERED</td> </tr> <tr> <td>    9% or more of the Total Body Surface Area</td> <td></td> </tr> <tr> <td>    18% or more of the Total Body Surface Area</td> <td></td> </tr> <tr> <td>    27% or more of the Total Body Surface Area</td> <td></td> </tr> </table> <p>Maximum Amount Payable for all Disfigurement or Scarring of the Body and the Face Due To one Accident</p> <p><b>Section 3. Dental Injury</b> Up to £500 Dentist/doctor treatment costs for dental injury following an Accident</p> <p><b>Section 4. Broken Bones</b> Fixed benefit paid for broken bones due to an Accident</p> <table border="0"> <tr> <td>Grade I (including fibula, metacarpals, a rib, nose)</td> <td>£200</td> </tr> <tr> <td>Grade II (including tibia, lower jaw, humerus)</td> <td>£200</td> </tr> <tr> <td>Grade III (including femur, pelvis, skull)</td> <td>£200</td> </tr> </table> <p><b>Section 5. Dislocation</b> NOT COVERED Fixed benefit for dislocation of a hip/shoulder/kneecap</p>	Benefit Amount		A. Accidental Death	£50,000	B. Permanent Total Disablement **	£50,000	C. Permanent Partial Disablement	£50,000	A wide scale of benefits ranging from loss of Sight, Hearing, Speech, or limbs, to loss of a toe and with benefits for any unspecified disability based on our medical assessment of the degree of disability in relation to the scale.		D. Quadriplegia	£50,000	E. Paraplegia	£50,000	F. Hemiplegia	£50,000	A. Face		i. Minimum Benefit (at least one square centimetre or two centimetres in length)	NOT COVERED	ii. 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Body		4.5% or more of the Total Body Surface Area	NOT COVERED	9% or more of the Total Body Surface Area		18% or more of the Total Body Surface Area		27% or more of the Total Body Surface Area		Grade I (including fibula, metacarpals, a rib, nose)	£200	Grade II (including tibia, lower jaw, humerus)	£200	Grade III (including femur, pelvis, skull)	£200	<p>This policy does not cover:</p> <ul style="list-style-type: none"> <li>• Anybody over the age of 80</li> <li>• Suicide or deliberate self-harm</li> <li>• Full time members of the armed forces, or reserve forces whilst called out on active service.</li> <li>• Engaging in any form of Air Sports or flying other than as a fare paying passenger in an aircraft operated by a licensed airline or air charter company</li> <li>• Illness/disease not caused directly by bodily injury</li> <li>• Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause</li> <li>• Post Traumatic Stress Disorder or any psychological or psychiatric condition</li> <li>• Dental injury             <ul style="list-style-type: none"> <li>o caused by foodstuffs while the Insured Person was consuming it</li> <li>o not apparent within one week of the incident which caused it</li> <li>o caused by participation in rugby (other than as a school sport) or boxing unless appropriate mouth protection is worn</li> </ul> </li> <li>• the first £10 of the cost of any denture repair and the first £15 of any call out fee following dental injury</li> <li>• the first 4 days (waiting period) under the Coma Benefit</li> <li>• fractures to bones of the fingers or toes</li> <li>• dislocations of the hip/shoulder/kneecap if that joint has been dislocated previously</li> <li>• Temporary Total Disablement benefit amount is limited to 70% of your normal weekly income</li> <li>• Temporary Partial Disablement benefit amount is limited to 35% of your normal weekly income</li> <li>• Only one Benefit Amount may be paid for all:-             <ul style="list-style-type: none"> <li>o Disfigurement or scarring of the Body from Burns due to;</li> <li>o all Hospital Confinements resulting from;</li> <li>o Recovery (convalescence) resulting from</li> </ul>             any one Accident. The benefit amounts are not cumulative.           </li> <li>• Claims that were we to pay them, would place us in breach of UN economic or trade sanctions or other laws of the US, UK, EU or UN.</li> </ul>	<p>Cover – Pages 7 to 11</p> <p>General Exclusions Page 13 (note: Section 3 Dental Injury &amp; Section 4 Broken Bones also have specific exclusions – see page 9).</p>
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### ACE European Group Limited

Main Business: General Insurance. Registered in England No. 1112892. Head Office: ACE Building, 100 Leadenhall Street, London, EC3A 3BP. Registered no 01112892 is registered in England at registered office 100 Leadenhall Street, London, EC3A 3BP and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority reference number 202803. This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768

due to an Accident

Benefit paid for the first dislocation only, of the hip, shoulder or kneecap

**Section 6. Physiotherapy following Broken Bones or Dislocation**

Fixed benefit for physio costs if recommended by a Doctor Following an Accident which results in a claim under sections 4 (Broken Bones), 5 (Dislocation) or 12 (Temporary Disablement)

Benefit per session NOT COVERED  
Maximum number of sessions

**Section 7. Hospital Stay** NOT COVERED

Fixed benefit for overnight stay in hospital as an in-patient following an Accident

Benefit per overnight stay £30  
Maximum total amount payable £750

**Section 8. Recovery**

Fixed benefit for a recovery period at home, as recommended by a Doctor, following at least 3 overnight stays in Hospital as an in-patient due to an Accident

Recovery at home after 3 overnight stays in hospital £100  
Recovery at home after 7 overnight stays in hospital N/A  
\* only 1 benefit amount is payable – benefits are not cumulative

**Section 9. Coma**

Fixed benefit for a period spent in a Coma for longer than 4 days due to an Accident

Benefit amount per day NOT COVERED  
Maximum benefit period  
Waiting period

**Section 10. Rehabilitation & Retraining** NOT COVERED

Fixed benefit for Rehabilitation & Retraining Costs that are necessary following a Loss of Sight, Loss of Hearing, Loss of Limb, or Permanent Total Disablement claim under this policy

Maximum benefit amount

**Section 11. Urgent Expenses following Death**

Fixed benefit for urgent costs in dealing with the administration of your estate following death due to an Accident

Maximum benefit amount Up to £2,500

**Section 12. Temporary Disablement**

Temporary inability to perform Your usual occupation following an Accident

Temporary Total Disablement  
Benefit amount NOT COVERED  
Benefit Period  
Waiting Period

Temporary Partial Disablement  
Benefit amount NOT COVERED  
Benefit Period  
Waiting Period

**Section 13. Accident Medical Expenses**

Fixed benefit for reasonable costs incurred by You for medical attention/treatment prescribed by a Doctor &/or Hospital or ambulance charges due to an Accident covered under Section 1 (Serious Injury) or Section 12 (Temporary Disablement)

In respect of valid claims under Section 1 Serious Injury 25% of the Injury Amount

In respect of valid claims under other sections 30% of the claim amount

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## Duration of Policy

The Group Policy is valid for 12 months and any subsequent period for which We shall agree to accept a Renewal Premium

The insurance in respect of each Insured Person will cease at midnight of the day the following events occur:

1. the Insured Person's cover will end on expiry of the Group Policy in the year in which they reach their 80th birthday; or
2. the last day of the month in which they no longer meet the description of Insured Persons in the Group Policy Schedule; or
3. when they die; or
4. if they opt out of cover during the policy term,  
which ever happens first.

## Right of Cancellation

The Insured Person may withdraw from the cover provided by this Group Policy at any time by giving notice to the Group Policyholder. No refund of Premium may be payable.  
The Group Policyholder may not cancel this Group Policy.

## How to Claim

On the happening of any occurrence likely to give rise to a claim under this Group Policy notice shall be given to The Claims Service Team as soon as reasonably possible after the date of the occurrence.

Postal Address: PO Box 682, Winchester, SO23 5AT.  
Telephone: 0345 841 0059  
Facsimile: 01293 597323  
Email: [claims@acegroup.com](mailto:claims@acegroup.com)

## Complaints Procedure

ACE is dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance ACE should be contacted at the following address:

The Customer Relations Department,  
ACE European Group Limited,  
PO Box 4510,  
Dunstable,  
LU6 9PZ

Telephone: 0800 519 8026  
Facsimile: +44 (0)1293 597 376  
Email: [customerrelations@acegroup.com](mailto:customerrelations@acegroup.com)

quoting your Policy details.

The Financial Ombudsman Service may be approached for assistance if the Policyholder or Insured Person is dissatisfied with ACE's final response. Its contact details are as follows. A leaflet explaining the procedure is available on request:

## The Financial Ombudsman Service

Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Telephone: +44 (0)800 023 4567 (free from UK landlines and mobiles)  
+44 (0)300 123 9 123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone)  
Facsimile: +44 (0)20 7964 1001  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these complaint procedures does not reduce an Insured Person's statutory rights relating to this Policy. For further information about statutory rights an Insured Person should contact the Citizens Advice Bureau.

## Financial Service Compensation Scheme

In the unlikely event that We are unable to meet Our liabilities, the Insured Person may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The relevant contact details are:

Financial Services Compensation Scheme  
10th Floor,  
Beaufort House  
15 St. Botolph Street  
London EC3A 7QU

Telephone: 0800 678 1100 or 020 7741 4100  
Facsimile: 020 7741 4101  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

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