

Personal accident insurance

Provides a 'no fault' benefit to Swim England Coach or Institute of Swimming Teacher members arising from death, permanent total disablement injury and temporary total disablement from your usual occupation for injury sustained whilst taking part in recognised Teaching and Coaching Activity.

The benefit is available to all paid up registered members of Swim England and Institute of Swimming resident in the UK or Eire and between the ages of 16 and 85 years.

The cover applies:

- On a worldwide basis as long as the teaching and coaching activity outside the UK and Eire is only a temporary visit. (less than 6 months)
- If an insured person suffers accidental bodily injury which, within two years, is the sole cause of death, disablement or incurring of medical expenses in accordance with the terms and conditions of the Policy

Benefits

1	Death	£5,000
2	Loss of two or more Limbs or both eyes or one of each	£50,000
3	Loss of one limb or eye	£50,000
	Permanent and total loss of speech	£50,000
	Permanent and total loss of hearing	
	i) in both ears	£50,000
	ii) in one ear	£12,500
	A percentage will be applied for some injuries and details are included in your Summary of Insurance Cover provided by the IOS/Swim England Coach membership team	
4	Permanent Total Disablement from any gainful occupation for which the insured is fitted by way of training education or experience	£50,000
5	Temporary total disablement from the Insured Person's usual occupation payable for a maximum of 104 weeks, or the period of the insured person's contract period with their employer at the time of the accident (whichever is the lesser). (Benefit 5 is not payable for the first 14 days of disablement in respect of any one accident or for any Insured Person not in regular gainful employment).	£50 per week*

In respect of any Insured Person 70-85, cover is restricted to benefits 1, 2, and 3 only. There is no cover for persons aged over 85

Aircraft accumulation limit	£5,000,000 in multi-engined aircraft	£1,000,000 in all other aircraft
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Special Extensions: With effect from April 2019 as your membership is renewed the policy now includes Special Extensions which will be detailed on your Summary of Insurance Cover provided by the IOS Swim England Coach membership teams. Inner limits may apply on these extensions for certain age groups.

Main Exceptions include: Flying, other than as a passenger; Illness, Disease & HIV; Suicide; War and terrorism Risks or the Insured Person undertaking sport against medical advice.

Claim Notification

The Company will have no liability in respect of any matter which the Insured does not notify to the Company in accordance with the requirements of this condition

As a condition precedent to the Insured's right to be indemnified under this Policy the **Insured must provide notification to the Company no later than 90 days of the occurring of any Accident Incident event or circumstance which may give rise to a loss** which is covered under this Policy except as provided herein

Full details of policy cover conditions and exclusions are detailed in the master policy held by the Institute of Swimming.

Additional Insurance available via Howden

Income Protection

The Institute of Swimming membership or Swim England Coach membership insurance for temporary total disablement benefit limit may not cover your full weekly income.

If you are worried about your income if you were injured, not only whilst delivering the recognised teaching or coaching activity or sick and unable to work Howden can offer optional additional INCOME PROTECTION insurance developed with the Howden Life and Health Team to meet your personal individual needs.

*Income protection is designed to replace or supplement your income in the event that you are **unable to work**.*

*Insurance can be taken out to **cover accidents / sickness** and is intended to provide short term cover ranging from 12 to 24 months or up until retirement on long term accident & sickness cover, depending on the policy.*

Common reasons for taking out income protection include protecting mortgage or loan payments whilst ensuring you are able to maintain your lifestyle and can continue to financially support your family and loved ones.

Let us help you find income protection insurance that's right for you. Once we establish you are eligible for insurance cover Howden Life & Health can tailor the policy cover to meet your individual needs.

This can be accessed via [Income protection insurance for amateur sports \(howdenlifeandhealth.co.uk\)](https://www.howdenlifeandhealth.co.uk)