

**Endorsement E – Total Temporary Disablement**

It is hereby noted and agreed that the Section 4 is added to this programme as per the details contained herein. **All premium and claims for this Section are recorded, booked and settled against Policy Number PA04281619**

**Section 4 – Temporary Total Disablement**

**The Cover**

If whilst participating in a competitive, friendly or charity match for, or training in a formal capacity with, your Insured Team or Referee Society, any player or referee sustains bodily injury caused by accidental outward and violent means which shall independently of any other cause result in Total Temporary Disablement from the Insured Person’s usual occupation the Company will pay the appropriate Benefit to the Insured

**Schedule of Benefits**

| Benefit                     | Age of Insured Person on the date of the accident             |                |
|-----------------------------|---|----------------|
|                             | 16 years and over   | Under 16 years |
| Temporary Total Disablement | £300 per week or 75% of Weekly Wage (whichever is the lesser) | £50 per week   |

**Payment Period**

The Benefit is payable per week for a maximum of 13 weeks in all not necessarily consecutive

**Deferment Period**

The Benefit is not payable for the first 28 days of any Period of Disablement

**Special Definitions applying to Section 4**

**Insured Team**

Any team for whom an Insured Club has paid the appropriate premium and registered with the Company under Policy Number PA04281619.

**Referee Society**

Any society which carries the approval of the Rugby Football Union who has paid the appropriate premium and registered with the Company under Policy Number PA04281619.

**Weekly Wage**

The Insured Persons gross basic annual Salary divided by fifty two. Annual salary excludes payments made for overtime, commission or bonus.

**Special Conditions applying to Section 4**

**Benefits**

- a) Benefit for Insured Persons not in remunerated employment is limited to out of pocket expenses only and a maximum of £50 per week
- b) Benefit for Insured Persons who are self-employed or work as a contractor will be calculated based on their earnings over the 13 weeks prior to the Incident
- c) No cover is provided for sickness, disease, chronic, ongoing or gradually repeating injuries
- d) Payment Section 4 Temporary Total Disablement will be in addition to any payments made under Sections 1,2 or 3 including the Special Extensions applicable to those Sections
- e) If the consequences of an accident shall be aggravated by any physical disability or condition of the Insured Person which existed before the accident occurred the amount of any Benefit payable under this Policy in respect of the consequences of that accident shall be the amount which it is reasonably considered would have been payable if such consequences had not so been aggravated

#### **Claims Settlements**

- f) Claims will only be considered if they are submitted to the Company within eight weeks of the date of the Incident.
- g) For all Claims occurring during a competitive match the Insured Team or Referee Society will, at their own expense, be required to provide written testament from the trained physiotherapist or first aider present.
- h) For all Claims occurring during training or non-competitive matches where a trained first aider or physiotherapist is not present the Insured Team or Referee Society will, at their own expense, be required to provide written testament from the club coach.

#### **All Endorsements subject otherwise to the Terms Definitions Exclusions and Conditions of the Policy**