

All England Netball Association Limited
Group Personal Accident, Illness and Business Travel



Document	Policy Schedule
Quote Reference	ORT/GPAIBT/9725425
Insured Name	All England Netball Association Limited trading as England Netball and Members of England Netball
Insured Address	Sportpark, 3 Oakwood Drive, Loughborough, LE11 3QF
Subsidiary Companies	Not applicable
Business Description	National Governing Body for the Sport of Netball in England
Endorsement(s) Applicable	Yes
Geographical Limit	Worldwide including USA and Canada
Reason for Issue	Renewal
Security	Underwritten by Canopius Managing Agents Limited for Lloyd's Syndicate 4444
Unique Market Reference	B1307C231271

Sections of Cover

Section A Personal Accident	Covered
Section B Illness	Not Covered
Section C Business Travel	Covered

Period of Insurance

Policy Effective Date	01 st September 2024
Policy Expiry Date	31 st August 2025
Date of Issue	20 th August 2024

Broker Details

Broker Name	Howden UK Group Limited (London)
Broker Address	1 Creechurch Place, London, EC3A 5AF

Maximum Policy Limits

Section A Maximum Any One Occurrence Limit	£5,000,000
Section A and B Maximum Sum Insured Any One Person Limit	£2,000,000
Section C Item 14 Maximum Any One Occurrence Limit	£1,000,000

Section A - Personal Accident Cover Category 1

Insured Person(s)	Any person resident in the United Kingdom who is a member of England Netball either through their Club, County Association Committee, regional Association Committee, National Advisory Group or other organisation and aged between 16 and 80 years old at the Policy Effective Date.
Operative Time	Cover applies whilst The Insured is involved in recognised and authorised netball activities.

Item	Schedule of Benefits	Sum Insured	Maximum Sum Insured
1	Accidental Death	£5,000	The Sum Insured
2	Permanent Total Loss of Sight of One Eye	£50,000	The Sum Insured
3	Permanent Total Loss of Sight of Both Eyes	£50,000	The Sum Insured
4	Loss of One or More Limb(s)	£50,000	The Sum Insured
5	Permanent Total Loss of Speech	£50,000	The Sum Insured
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£12,500	The Sum Insured
	(b) In Both Ears	£50,000	The Sum Insured
7	Permanent Total Disablement	£50,000	The Sum Insured
	Permanent Partial Disablement	Covered	
8	Temporary Total Disablement	£200.00 per week	65% Gross Weekly Wage
	Excess Period	14 days	
	Benefit Period	18 days	
9	Temporary Partial Disablement	£100.00 per week	32.5% Gross Weekly Wage
	Excess Period	14 days	
	Benefit Period	18 days	
10	Quadriplegia	50% of Item 7	
11	Triplegia	37.5% of Item 7	
12	Paraplegia	25% of Item 7	
13	Hemiplegia	25% of Item 7	

Section B - Illness Cover Category 1 – Not Covered

Section A - Personal Accident Cover Category 2

Insured Person(s)	Any person resident in the United Kingdom who is a member of England Netball either through their Club, College, County Association Committee, regional Association Committee, National Advisory Group or other organisation and aged under 16 at the Policy Effective Date
Operative Time	Cover applies whilst The Insured is involved in recognised and authorised netball activities.

Item	Schedule of Benefits	Sum Insured	Maximum Sum Insured
1	Accidental Death	£5,000	The Sum Insured
2	Permanent Total Loss of Sight of One Eye	£50,000	The Sum Insured
3	Permanent Total Loss of Sight of Both Eyes	£50,000	The Sum Insured
4	Loss of One or More Limb(s)	£50,000	The Sum Insured
5	Permanent Total Loss of Speech	£50,000	The Sum Insured
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£12,500	The Sum Insured
	(b) In Both Ears	£50,000	The Sum Insured
7	Permanent Total Disablement	£50,000	The Sum Insured
	Permanent Partial Disablement	Covered	
8	Temporary Total Disablement	Not Covered	Not Applicable
	Excess Period	Not Applicable	
	Benefit Period	Not Applicable	
9	Temporary Partial Disablement	Not Covered	Not Applicable
	Excess Period	Not Applicable	
	Benefit Period	Not Applicable	
10	Quadriplegia	50% of Item 7	
11	Triplegia	37.5% of Item 7	
12	Paraplegia	25% of Item 7	
13	Hemiplegia	25% of Item 7	

Section B - Illness Cover Category 2 – Not Covered

Section A - Personal Accident Cover Category 3

Insured Person(s)	Any person resident in the United Kingdom who is a member of England Netball either through their College or University, back to netball or walking netball subscriber of England Netball and aged between 16 and 80 years old at the policy effective date.
Operative Time	Cover applies whilst The Insured is involved in recognised and authorised netball activities.

Item	Schedule of Benefits	Sum Insured	Maximum Sum Insured
1	Accidental Death	£5,000	The Sum Insured
2	Permanent Total Loss of Sight of One Eye	£10,000	The Sum Insured
3	Permanent Total Loss of Sight of Both Eyes	£10,000	The Sum Insured
4	Loss of One or More Limb(s)	£10,000	The Sum Insured
5	Permanent Total Loss of Speech	£10,000	The Sum Insured
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£2,500	The Sum Insured
	(b) In Both Ears	£10,000	The Sum Insured
7	Permanent Total Disablement	£10,000	The Sum Insured
	Permanent Partial Disablement	Covered	
8	Temporary Total Disablement	Not Covered	Not Applicable
	Excess Period	Not Applicable	
	Benefit Period	Not Applicable	
9	Temporary Partial Disablement	Not Covered	Not Applicable
	Excess Period	Not Applicable	
	Benefit Period	Not Applicable	
10	Quadriplegia	50% of Item 7	
11	Triplegia	37.5% of Item 7	
12	Paraplegia	25% of Item 7	
13	Hemiplegia	25% of Item 7	

Section B - Illness Cover Category 3 – Not Covered

Section A - Personal Accident Cover Category 4

Insured Person(s)	Any person resident in the United Kingdom who is aged between 16 and 80 years old at the Policy Effective Date and who is registered with the Group Policyholder as a Premier League Umpire.
Operative Time	Cover applies whilst The Insured is involved in recognised and authorised netball activities.

Item	Schedule of Benefits	Sum Insured	Maximum Sum Insured
1	Accidental Death	£10,000	The Sum Insured
2	Permanent Total Loss of Sight of One Eye	£100,000	The Sum Insured
3	Permanent Total Loss of Sight of Both Eyes	£100,000	The Sum Insured
4	Loss of One or More Limb(s)	£100,000	The Sum Insured
5	Permanent Total Loss of Speech	£100,000	The Sum Insured
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£25,000	The Sum Insured
	(b) In Both Ears	£100,000	The Sum Insured
7	Permanent Total Disablement	£100,000	The Sum Insured
	Permanent Partial Disablement	Covered	
8	Temporary Total Disablement	£400.00 per week	65% Gross Weekly Wage
	Excess Period	14 days	
	Benefit Period	18 days	
9	Temporary Partial Disablement	£200.00 per week	32.5% Gross Weekly Wage
	Excess Period	14 days	
	Benefit Period	18 days	
10	Quadriplegia	50% of Item 7	
11	Triplegia	37.5% of Item 7	
12	Paraplegia	25% of Item 7	
13	Hemiplegia	25% of Item 7	

Section B - Illness Cover Category 4 – Not Covered

Section A - Personal Accident Cover Category 5

Insured Person(s)	Any person resident in the United Kingdom who is between 16 and 80 years old at the Policy Effective Date and who is registered with the Group Policyholder as a Super League Umpire.
Operative Time	Cover applies whilst The Insured is involved in recognised and authorised netball activities.

Item	Schedule of Benefits	Sum Insured	Maximum Sum Insured
1	Accidental Death	£20,000	The Sum Insured
2	Permanent Total Loss of Sight of One Eye	£200,000	The Sum Insured
3	Permanent Total Loss of Sight of Both Eyes	£200,000	The Sum Insured
4	Loss of One or More Limb(s)	£200,000	The Sum Insured
5	Permanent Total Loss of Speech	£200,000	The Sum Insured
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£50,000	The Sum Insured
	(b) In Both Ears	£200,000	The Sum Insured
7	Permanent Total Disablement	£200,000	The Sum Insured
	Permanent Partial Disablement	Covered	
8	Temporary Total Disablement	£800.00 per week	65% Gross Weekly Wage
	Excess Period	14 days	
	Benefit Period	18 days	
9	Temporary Partial Disablement	£400.00 per week	32.5% Gross Weekly Wage
	Excess Period	14 days	
	Benefit Period	18 days	
10	Quadriplegia	50% of Item 7	
11	Triplegia	37.5% of Item 7	
12	Paraplegia	25% of Item 7	
13	Hemiplegia	25% of Item 7	

Section B - Illness Cover Category 5 – Not Covered

Extensions to Section A (applicable to all categories)

Item	Schedule of Benefits	Sum Insured				
		1	2	3	4	5
14	Disappearance Extension	Included within Item 1				
15	Medical Expenses	Up to 20% of any claim amount paid under Items 1-9, up to a maximum of £15,000				
16	Hospital In Patient Expenses	£50 per day	Not Covered	Not Covered	£100 per day	£100 per day
17	Coma Benefit	£30 per day	£30 per day	£30 per day	£30 per day	£30 per day
18	Funeral and other Expenses					
	Funeral Expenses	Up to £5,000				
	Bereavement Counselling	Up to £300				
	Executor Expenses	Up to £2,000				
19	Personal Effects	Up to £250				
20	Convalescence	£100	Not Covered	Not Covered	£200	£400
21	Dental and Optical Expenses	£600	£600	£250	£1,200	£2,400
22	Broken Bones					
	Fracture to Spine, Neck or Skull	£500	£500	Not Covered	£1,000	£2,000
	Fracture to one or more bones of the arm as a result of an accident. Arm bones are the humerus, the radius, the ulna and the carpus	£100	£100	£50	£200	£400
	Fracture to one or more bones of the leg as a result of an accident. Leg bones are the femur, the tibia, the fibula and the tarsus	£200	£200	£100	£400	£800
	Fracture to collar bone, cheek bone, pelvic bone, or hip bone	£200	£200	£100	£400	£800
	Fracture to one or more bones of the finger or toe or elbow or nose	£50	£50	Not Covered	£100	£200
	Torn Anterior Cruciate Ligament necessitating Surgery	£200	£200	£200	£200	£200
23	Physiotherapy	£290	£290	Not Covered	£500	£1,000
24	Parental Travel Expenses	£100				
25	Hearing Aid(s)	£600				
26	Dependent Child Benefit	5% of the Sum Insured per Dependent Child up to a maximum of 10% and a maximum payment of £5,000				
27	Wellbeing Services Helpline and App	Included See Policy Wording – available to Insured Persons aged 16 upwards				

All England Netball Association Limited
Group Personal Accident, Illness and Business Travel



This Policy is signed on behalf of Underwriters



Matthew Stark
Chief Executive Officer
Ortus Underwriting
Registered Office: 15 Westferry Circus, London, E14 4HD
Registered in England No: 08142321
Authorised and regulated by the Financial Conduct Authority