

## Amateur Sports Teams and Clubs Personal Accident Insurance



Document	Policy Schedule
Policy Number	ORT/ASTCPA/9875181
Insured Name	Lawn Tennis Association Ltd 'Coaches PA'
Insured Address	National Tennis Centre, 100 Priory Lane, Roehampton, London, SW15 5JQ
Subsidiary Companies	None Applicable
Business Description	Governing Body for British Tennis
Endorsement(s) Applicable	Yes
Geographical Limit	Worldwide
Reason for Issue	Renewal
Security	Underwritten by Canopus Managing Agents Limited for Lloyd's Syndicate 4444
Unique Market Reference	B1307C231271

### Period of Insurance

Policy Effective Date	01 <sup>st</sup> October 2024
Policy Expiry Date	30 <sup>th</sup> September 2025
Date of Issue	25 <sup>th</sup> September 2024

### Broker Details

Broker Name	Howden Insurance Brokers 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 Maximum Sum Insured Any One Person Limit	£2,000,000

## Section A - Personal Accident Cover Category 1

Insured Person(s)	Any LTA Accredited Coach who is a complete member of the Insured who is resident in the United Kingdom
Number of Persons	4,298
Operative Time	This Insurance shall cover the Insured Persons for Bodily Injury whilst involved in Coaching and Playing Tennis which is organised, recognised or authorised by the Insured

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	£20,000	The Sum Insured
3	Permanent Total Loss of Sight of Both Eyes	£20,000	The Sum Insured
4	Loss of One or More Limb(s)	£20,000	The Sum Insured
5	Permanent Total Loss of Speech	£20,000	The Sum Insured
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£5,000	The Sum Insured
	(b) In Both Ears	£20,000	The Sum Insured
7	Permanent Total Disablement	£20,000	The Sum Insured
	Permanent Partial Disablement	Covered	Covered
8	Temporary Total Disablement	Not Covered	Not Applicable
	Excess Period	Not Applicable	
	Benefit Period	Not Applicable	

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### Section A - Personal Accident Cover Category 2

Insured Person(s)	Any LTA Accredited Plus Coach who is a complete member of the Insured who is resident in the United Kingdom
Number of Persons	2,457
Operative Time	This Insurance shall cover the Insured Persons for Bodily Injury whilst involved in Coaching and Playing Tennis which is organised, recognised or authorised by the Insured

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	£20,000	The Sum Insured
3	Permanent Total Loss of Sight of Both Eyes	£20,000	The Sum Insured
4	Loss of One or More Limb(s)	£20,000	The Sum Insured
5	Permanent Total Loss of Speech	£20,000	The Sum Insured
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£5,000	The Sum Insured
	(b) In Both Ears	£20,000	The Sum Insured
7	Permanent Total Disablement	£20,000	The Sum Insured
	Permanent Partial Disablement	Covered	Covered
8	Temporary Total Disablement	75% Gross Weekly Wage	£500.00 per week
	Excess Period	21 Days	
	Benefit Period	26 Weeks	

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Extensions to Section A (applicable to all categories)

Item	Schedule of Benefits	Sum Insured
9	Disappearance Extension	Included within Item 1
10	Medical Expenses	Up to 20% of any claim amount paid under Section A Items 1-8 up to a maximum payment of £3,000 in respect of Category 1 or £15,000 in respect of Category 2
11	Coma Benefit	£50 per day payable up to 26 weeks
12	Dental and Optical Expenses	Up to £250
13	Hospital In-Patient Expenses (per day)	£50 per day payable up to 26 weeks
14	Funeral Expenses	Up to £10,000
15	Rehabilitation Expenses	Up to £15,000

This Policy is signed on behalf of Underwriters

A handwritten signature in black ink, appearing to read 'M. Stark'.

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

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### Endorsements - Applicable to all Sections

- Endorsement 1

It is hereby understood and agreed that:-

The premium herein is a deposit and is based upon the following rates:-

Category 1: £2.81 plus Insurance Premium Tax (4,298 at the Policy Effective Date)

Category 2: £36.86 plus Insurance Premium Tax (2,457 at the Policy Effective Date)

The premium shall be adjusted at expiry on the difference in numbers of Insured Persons at the Policy Effective Date and Policy Expiry Date

- Endorsement 2

It is hereby understood and agreed that:-

At expiry of the Policy Period, the Premium herein shall be further adjusted on the loss ratio as below:-

If total claims including a 5% Low Claims Rebate does not exceed 60% of Gross Premium paid excluding 12% IPT, then a Low Claims Rebate of 5% of the Gross Premium paid excluding 12% IPT will become due once all current and outstanding claims are fully paid and it has been confirmed that there are no claims pending.

Or if total claims including a 10% Low Claims Rebate does not exceed 35% of Gross Premium paid excluding 12% IPT, then a Low Claims Rebate of 10% of the Gross Premium paid excluding 12% IPT will become due once all current and outstanding claims are fully paid and it has been confirmed that there are no claims pending.

If at expiry there are no outstanding claims but a valid claim does arise after a Low Claims Rebate has been calculated and paid to the Insured, then Underwriters do have the right to recalculate the Low Claims Rebate and the Insured must return to Insurers any monies due that they have already been paid.

This Rebate is subject to this Insurance being renewed with Ortus Underwriting and Howden Insurance Brokers Ltd.