



It's our duty to care

Group Personal Accident and Business Travel Insurance

Working in partnership with Howden UK Group Ltd & Welsh Hockey Union Ltd trading as Hoci Cymru

Date 14th December 2024



Policy Schedule

Policy Number	PA04281988		
RSA Office	Accident & Health, 17 York Street, Manchester, M2 3RS		
Agency	Howden UK Group Ltd – HS9729		
Insured	Welsh Hockey Union Ltd trading as Hoci Cymru (including Friends of Welsh Hockey & Elusen Hoci Cymru Charity)		
Registered Address	Sport Wales National Centre, Sophia Gardens, Cardiff, Glamorgan, CF11 9SW		
Business Description	National Governing Body for Hockey in Wales		
Period of Insurance	From	1 st December 2024	
	To	30 th November 2025	both dates inclusive
Renewal Date	1 st December 2025		

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

1	Aircraft Accumulation (Multi-engined aircraft)	£5,000,000
2	Aircraft Accumulation (Any other aircraft or airship)	£1,000,000
3	War while on an External Journey	£5,000,000
4	Terrorism (other than Nuclear Chemical or Biological Cause)	£5,000,000
6	Limit per Insured Person	As shown below

Personal Accident Section

Category of Insured Persons	Description	Operative Time
A	Any Director, Employee, coach, player or official of the Insured aged 18 years or older	Whilst the Insured Person is training, playing or officiating for the Insured including travelling directly to or from events organised by the Insured
B	Youth players of the Insured aged 17 years or younger	Whilst the Insured Person is training, playing or officiating for the Insured including travelling directly to or from events organised by the Insured

Benefit	Category of Insured Person	
	A	B
	Sum Insured	
1 Death	£20,000	£20,000
2 Loss of two or more limbs or eyes or one of each	£20,000	£20,000
3 Loss of one Limb or one eye	£20,000	£20,000
Permanent and total Loss of Speech	£20,000	£20,000
Permanent and total loss of hearing		
i) In both ears	100% of the above	100% of the above
ii) in one ear	25% of the above	25% of the above
4 Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£20,000	£20,000
5 Temporary Total Disablement from the Insured Person's Regular Gainful Employment	£250 per week	Not Insured
6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	£125 per week	Not Insured

In respect of Benefits 5 and 6:

Payment Period – the maximum number of weeks benefit is payable	104 weeks not necessarily consecutive
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Deferment Period – the number of days before any benefit is payable	14 days
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Maximum amount payable per week – the Sum Insured shown above shall not exceed the following weekly amounts:

Benefit 5 – 1/52nd of the Insured Person's Annual Salary

Benefit 6 – 50% of 1/52nd of the Insured Person's Annual Salary

Any payment will be limited to Out-of-Pocket Expenses if an Insured Person is not a Director or Employee

Personal Accident Special Extensions applying to Category A

The following special extensions shall be payable subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

Accident Medical Expenses	Up to £15,000 any one Insured Person
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Broken Bones	Up to £1,000 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Damage to Clothing and Personal Belongings	Up to £1,500 any one Insured Person
Dental Expenses	Up to £1,000 per Insured Person any one Accident
Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Facial Disfigurement	Up to a maximum of £5,000 any one Insured Person
Funeral Expenses	Up to a maximum £5,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Paralysis A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£50,000 £25,000
Physiotherapy or Osteopathy Treatment	Up to £500 per Insured Person
Retraining	Up to a maximum £15,000 any one Insured Person

Travel Insurance Section

Category of Insured Persons	Description	Operative Time
A	Any coaches, players or officials of the Insured aged 18 years or older	External Journey & Internal Journey
B	Youth players of the Insured aged 17 years or younger	External Journey & Internal Journey

Special Extensions only operate where full cover for that Section has been purchased	
Cover	Sum Insured
Baggage Insurance	Up to £2,000 per Insured Person
Single Article Limit	Up to £1,000 per Insured Person
Special Extensions:	
Delayed Baggage	Up to £1,000 per Insured Person
Loss of Keys	Up to £250 per Insured Person
Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance	Up to £5,000 per Insured Person subject to
Incident Limit:	a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance subject to an inner Covid-19 Incident Limit of £50,000 any one event and £100,000 in respect of all losses resulting from Covid-19 in any one Period of Insurance
Evacuation Insurance	Up to £5,000 per Insured Person subject to
Incident Limit:	a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance subject to an inner Covid-19 Incident Limit of £50,000 any one event and £100,000 in respect of all losses resulting from Covid-19 in any one Period of Insurance
Special Extensions:	
Trauma Risk Management Counselling	Up to £5,000 any one Insured Person
Hijack, Kidnap, Ransom and Detention Insurance	
(Daily benefit payable in addition to travel & accommodation, security service, public relations, legal and medical advisor costs)	£300 per day up to a maximum of £25,000 per Insured Person and subject to
Incident Limit:	a maximum of £250,000 for all losses in any one Period of Insurance
Legal Expenses Insurance	Up to £50,000 per Insured Person
Medical Repatriation and Emergency Travel Expenses Insurance	£Unlimited per Insured Person
Special Extensions:	
Funeral Expenses	Up to £10,000 per Insured Person
Hospitalisation Benefit	£50 per full 24 hours up to a maximum of 52 weeks
Search and Rescue Costs	Up to £25,000 per Incident
Money and Credit Cards Insurance	Up to £1,000 per Insured Person
Cash Limit	£1,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes

Personal Liability Insurance	Up to £5,000,000 any one Event
Personal Security Specialist Expenses Insurance	Up to £10,000 per Insured Person and subject to
Incident Limit:	a maximum of £250,000 for all losses in any one Period of Insurance
Travel Delay Insurance	£200 after 4 hours up to a maximum of £750 per Insured Person subject to a maximum of
Incident Limit:	£50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
Travel Document Insurance	Up to £2,000 per Insured Person

Endorsement forming part of Policy Number PA04281988

Endorsement A – Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Section

Cover E is amended to read:

Change the itinerary of a pre booked Insured Journey including Missed Departure and Missed International Connection

Specific Definitions

Missed Departure

The failure of a Publicly Licensed Conveyance in which an Insured Person is travelling to reach the departure point at the beginning of an Insured Journey that involves travel outside an Insured Person's Country of Residence.

Missed International Connection

The failure of a Publicly Licensed Conveyance in which an Insured Person is travelling to arrive at its destination airport, port, or station outside an Insured Person's Country of Residence at the published expected time of arrival, which results in an Insured Person arriving too late to board an onward connecting aircraft, ship, or train on which they are booked to travel.

Publicly Licensed Conveyance

A licensed form of private or public transport such as an aircraft, sea vessel, train, coach, or similar means of transport which operates under a scheduled published timetable.

Additional Exclusion

11. an Insured Person failing to check in according to the itinerary supplied unless the failure was itself due to strike or industrial action.

Endorsement B – Ligament Damage Benefit

If during the Operative Time and whilst participating in the Insured Sport the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of a tear to one or more of the following and that results in reconstructive surgery the Company will pay the sum of £500

Knee Ligaments:

- A** Anterior Cruciate Ligament (ACL)
- B** Posterior Cruciate Ligament (PCL)
- C** Lateral Collateral Ligament (LCL)
- D** the Medial Collateral Ligament (MCL)

Ankle Ligaments:

- E** Deltoid Ligament (Medial Ligament of the Talocrural Joint)
- F** Anterior Talofibular Ligament (ATFL)
- G** Posterior Talofibular Ligament (PTFL)
- H** Calcaneofibular Ligament (CFL)
- I** Ankle Syndesmosis (Syndesmotic Tear)

Cover only applies to Insured Persons whilst playing or training or taking part in any match or official training session at any ground or premises where the national team has arranged a fixture, official training session or practice session

Endorsement C - Relocation Expenses

If an Insured Person sustains bodily injury caused by an Accident or contracts illness which within 26 weeks is the sole and independent cause of disablement for which We have paid items 2 to 4 of the Schedule,

We will pay necessary expenses incurred with Our prior written consent for stamp duty payments, solicitors and estate agents' fees and removal costs incurred as a direct and necessary result of an Insured Person having to relocate as a direct result of the disablement suffered. The maximum we will pay is up to £25,000 any one Insured Person subject to there not being any claim paid under the Disability Assistance Extension

Subject otherwise to the Terms, Conditions, Definitions and Exclusions





Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority