

Club members personal accident insurance

As your members are affiliated to Swim England, those aged up to 85 also benefit from a basic personal accident insurance - This 'no fault benefit provides cover to Swim England members for death and permanent total disablement injury whilst taking part in swimming, diving and aquatic activities recognised by Swim England.

1. Death	£5,000
2. Loss of two or more limbs or both eyes or one of each	£30,000
3. Loss of one limb or eye	£30,000
Permanent and total loss of speech	£30,000
Permanent and total loss of hearing	
i) In both ears	£30,000
ii) In one ear	£7,500

Benefit 3 scale of benefits permanent partial disablement

The percentage shown below shall be applied to the limit per person under benefit 3

Loss by permanent physical severance or permanent and total loss of use of

• one big toe	15%
• any other toe	6%
• one thumb	30%
• one forefinger	20%
• any other finger	10%

4. Permanent total disablement from any gainful employment or gainful occupation for which the insured person is fitted for by education training or knowledge	£30,000
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A percentage shall be applied to the limit per person under permanent total disablement for some injuries and full details are included with the club summary of insurance cover provided annually

Scale of benefits permanent loss of use of

• shoulder or elbow	25%
• wrist hip knee or ankle	22%
• a foot below the level of the ankle (talo-tibial joint)	50%
• the back or spine below the neck with no damage to the spinal cord	40%
• the neck or cervical spine with no damage to the spinal cord	30%

Removal by surgical operation of

- lower jaw

30%

For forms of permanent disablement not specified the degree of disability will be assessed by comparison with the percentages shown in the scale without taking into account the insured person's occupation the appropriate percentage shall be applied to the amount for benefit 3 shown in the schedule or to the limit per person under benefit 3 whichever is the lesser

Medical expenses necessarily incurred in the treatment of the insured person	£100
Dental benefits (subject to a £50 excess) emergency dental benefit up to	£1,000

Please note

Maximum age limit - Cover applies until the expiry of the period of insurance in which the insured person attains the age of 85 years.

Benefits for persons aged 70 to 85 are limited to death, loss of limbs/eyes.

Dental expenses are reduced by 50% for those aged 70 and over.

Special extensions

Accidental medical expenses	Up to £2,500 any one insured person
Bereavement counselling	Up to £250 per week to a maximum of £5,000
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 70 years of age and over
Counselling	Up to £250 per week up to a maximum £5,000 any one insured person
Dental expenses	Up to £1,000 any one insured person for any one accident reduced by 50% for those aged 70 years of age and over. Subject to £50 excess each & every loss
Dependents benefit	Additional 5% per child up to a maximum 25% of benefit 1 subject to a minimum £5,000
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	£30,000
B total loss of use of two legs bladder and rectum	£15,000

<i>Broken Bones Benefit</i>		<i>If during the operative time the insured person sustains bodily injury following an accident which within two years is the sole and independent cause of broken bones the company will pay for up to £500 per insured person</i>	
		<i>Special definitions applying to the broken bones benefit extension</i>	
		<i>Broken bones</i>	
		<i>A breach in the structure of the bones other than hairline fractures as a result of bodily injury following an accident</i>	
		<i>A which necessitates treatment by plaster cast of one or more of the bones listed below:</i>	
		<i>a) arm (humerus radius ulna carpals) £100</i>	
		<i>b) leg (femur tibia fibula metatarsals tarsals patella) £200</i>	
		<i>B of the clavicle £200</i>	
		<i>C of the skull £200</i>	
		<i>Special conditions applying to the broken bones benefit extension</i>	
		<i>The maximum amount payable under this benefit is £500 any one insured person for any one accident</i>	
<i>Optical Expenses</i>		<i>If during the operative time the insured person sustains bodily injury following an accident which within two years is the sole and independent cause of the incurring of optical expenses the company will pay up to a maximum of £1,000 any one insured person subject to this not being included in any claim under the medical expenses repatriation and emergency travel expenses insurance section</i>	
Maximum incident limit is £25 million subject to the following inner limits:			
Multi-engined aircraft	£1 million	Any other aircraft	£250,000
War	£5 million	Terrorism other than by nuclear chemical or biological cause	£5 million

Principal exclusions

Bodily Injury arising out of:

- Flying (other than as a passenger),
- Committing or attempting to commit suicide
- Driving a motor vehicle while over the legal limit
- War or terrorism

Bodily Injury as a result of or contributed to by:

- Drugs unless taken on proper medical advice and is not for the treatment of drug addiction
- Undertaking the Insured sport against medical advice
- Illness or disease
- Post-traumatic stress disorder or any psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome or any other injury which develops over a period of time

In the event of Injury

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.

This document is intended to be a summary of cover. Copies of the full policy wordings including terms, conditions and exclusions are available to Swim England members on request.

Temporary total disablement is not automatically included in this policy

Clubs can approach Howden to request this extension and premium will be quoted to the club for all qualifying club members.

A weekly temporary total disablement from the persons regular gainful employment, benefit of £75 per week (max 104 weeks) is available to all club members between the ages of 15 and 65. If you wish to include a weekly benefit for all your qualifying members (those in regular gainful employment aged 15-65) the club can contact Howden, via email SwimEngland@howdengroup.com for a quotation – Please provide club name & address, number of members and your contact information.

If individual members need wider Income protection insurance they can individually make an enquiry to Howden Life and Health team via [Income protection insurance for amateur sports \(howdenlifeandhealth.co.uk\)](https://howdenlifeandhealth.co.uk)

Income protection

Are you worried about your income if you were injured or sick and unable to work?

*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.