



SPORTS ACCIDENT INSURANCE

BROCHURE

sportsinsurance4u

WHY CHOOSE US?

Sports and injury go hand in hand and sometimes they can affect your life beyond the field of play. Our Sports Accident Insurance could help lessen the financial burden placed on sports players or teams when injury occurs. We created this cover for people like you because we are serious about sport and those who play it.

CONTENTS

Why Choose Us	2
Covering Sport - and beyond	3
Sports Covered - and our risk ratings	4
Cover for sports people and teams	5
Benefits at a Glance	6
Case Study	7
Risk Categories for Different Sports	8
Your Questions Answered	10

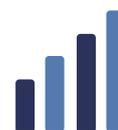
Our Sports Accident range has been specifically designed for amateur sportspeople and clubs to relieve some of the financial burden when accidents happen. Years of experience in the sports healthcare market has enabled us to hone the range of schemes we offer to ensure the benefits are useful and realistic whilst remaining affordable. We price our schemes responsibly to make sure that premium levels are sustainable for the long term. This gives our clients some certainty and ensures that there are no unwelcome surprises when renewal time comes around.

This brochure describes the unique features and benefits of our Sports Accident range but if you have any further questions, we're here to help. Please contact us on – **0800 980 4601** or email us at sales@generalandmedical.com



30+

Years' Experience



Range of Cover Levels



Individual and Team Cover

300+

Sports Covered

COVERING SPORT - AND BEYOND

Sports are enjoyed by millions across the UK. Having an injury that prohibits your participation is bad enough, but sometimes there can be repercussions beyond sport such as loss of income and the impact this has on daily life. General & Medical Sports Accident Insurance could help with those unexpected costs and give some peace of mind so that you can focus on getting back in the game.

What is Sports Accident Insurance?

Sports Accident Insurance has been specifically designed to provide some financial benefit to you in the event of an injury occurring whilst you are participating in your chosen sport. Our Sports Accident Insurance also provides benefit for accidental injury whilst travelling to and from a scheduled match, training session or competition or whilst on an organised tour.

Am I eligible for Sports Accident Insurance?

Sports Accident covers amateur activities. Professionals are not eligible to take out our Sports Accident Insurance. For the purposes of Sports Accident Insurance, we class professionals as those earning more than £10,000 per year from participation in their sport. We cover individuals and teams including referees and match officials.

Why choose Sports Accident Insurance?

Only when the dust from the heat of competition settles, do most people, if they have been injured, turn their thoughts to what happens next in their life beyond their chosen sport. Will you have to take time off work and will your income cover any outgoings should this be necessary?

What if you are self employed? What if your injury prevents you from working? These are important things to consider.

It only takes a split second on the field of play to pick up an injury that could prevent you from working. With Sports Accident Insurance cover in place you can alleviate the effects of a loss of income.

Even if you are able to work, what if you require physiotherapy? This could be a most unwelcome cost. Wouldn't it be good to know that your Sports Accident cover would be there to help lessen the financial sting?

General & Medical Sports Accident for individuals or teams can provide cover for injuries such as torn ligaments or a broken bone while playing sport.

Injuries picked up can be painful enough without the extra costs, so it is worth spending a little to avoid spending a lot.



SPORTS COVERED - AND OUR RISK RATINGS

At General & Medical we believe in making things as simple as possible to ensure that you fully understand every aspect of your Sports Accident Insurance.

The type of sport you choose to participate in will affect your premium so, with this in mind we have a risk rating system.

Different factors such as the levels of contact involved influence the risk, so we use our risk rating system to help us price fairly for any given sport. We also take into account the number of team members to be covered allowing us to offer reduced premiums to bigger teams.

We rate sports from 1 - 4. Low risk sports (Category 1) include Golf or Jogging whereas sports such as Skiing or Skydiving would be considered higher risk and therefore rated as Category 4.

If you participate in more than one sport we will base your premium on the sport with the higher risk category, making you eligible for cover in all sports in the same risk category or lower.

To check the risk category for your sport, please turn to pages 8-9 at the end of this brochure.



COVER FOR SPORTS PEOPLE AND TEAMS

Sports Accident Insurance for sports individuals and teams provides cover for certain accidental injuries received whilst participating in their chosen sporting activities and whilst travelling to and from a scheduled match, training session or competition or whilst on an organised tour.

Accidental Death or Injury

A lump sum payable to you/your estate in the event of an accident occurring causing your death, permanent loss of sight, permanent loss of hearing or loss of use of one or more limbs.

Permanent Total Disablement

A lump sum payable in the event of an accident occurring, causing Permanent Total Disablement such that you are unable to continue in any business or occupation.

Temporary Total Disablement

Available in our Sports Accident, Sports Accident Plus and Sports Accident Elite covers, a cash benefit payable monthly in the event of an accident occurring which prevents you from engaging in your usual business or occupation for a continuous period of more than 30 days.

Broken Bone Benefit

A cash benefit payable in the event of a fracture of a bone in the ankle, arm, cheekbone, collarbone, elbow, foot, hand, hip, jaw, leg, pelvis, shoulder-blade, skull or wrist, which necessitates hospital treatment and application of a plaster/solid cast or splint or other medical treatment to aid recovery of the fracture.

Torn Ligaments

Available in our Sports Accident, Sports Accident Plus and Sports Accident Elite covers, a cash benefit payable in the event of an injury occurring whilst participating in covered sporting activities resulting in torn ligaments.

Joint Dislocation Benefit

Available in our Sports Accident, Sports Accident Plus and Sports Accident Elite covers, a cash benefit payable for a joint dislocation of the ankle, collarbone, elbow, hip, knee, spine, wrist or any other dislocation which also requires treatment under a general anaesthetic or traction.

Physiotherapy Benefit

Available in our Sports Accident, Sports Accident Plus and Sports Accident Elite covers, a cash benefit payable towards the cost of physiotherapy required to treat an injury.

Dental Cover

Available in our Sports Accident, Sports Accident Plus and Sports Accident Elite covers, a cash benefit payable, towards the cost of dental treatment, in the event of an accidental injury occurring whilst participating in covered sporting activities.

Hospital Cash Benefit

Available in our Sports Accident, Sports Accident Plus and Sports Accident Elite covers, a cash benefit payable per night spent in hospital for treatment relating to an accidental bodily injury which occurred whilst participating in covered sporting activities.

BENEFITS AT A GLANCE - SPORTS ACCIDENT INSURANCE

Some important facts about our Sports Accident policies are summarised over the next few pages. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in your policy documents. The benefit limits shown apply to each individual or player in a team.

	<i>Sports Accident Key</i>	<i>Sports Accident</i>	<i>Sports Accident Plus</i>	<i>Sports Accident Elite</i>
Section A - Personal Accident				
(1) Accidental Death	£2,500	£5,000	£7,500	£10,000
(2) Loss of one or more Limbs (including Permanent Loss of Use)	£2,500	£5,000	£7,500	£10,000
(3) Total & Irrevocable Loss of Sight in one Eye	£2,500	£5,000	£7,500	£10,000
(4) Total & Irrevocable Loss of Sight in both Eyes	£2,500	£5,000	£7,500	£10,000
(5) Total & Irrevocable Loss of Hearing in one Ear	£2,500	£5,000	£7,500	£10,000
(6) Total & Irrevocable Loss of Hearing in both Ears	£2,500	£5,000	£7,500	£10,000
(7) Permanent Total Disablement Permanent: we define as lasting 12 consecutive months and at the end of that time being without hope of improvement and is payable provided you are unable to continue in any business or occupation.	£2,500	£5,000	£7,500	£10,000
(8) Temporary Total Disablement (Monthly Benefit/Loss of earnings) If an accidental bodily injury for which we have paid benefits under section A or B prevents you from working for a continuous period of more than 30 days we will pay you a monthly benefit excluding the first 30 days of the claim.	X	£200 per month up to a maximum of £1,200 per year	£500 per month up to a maximum of £3,000 per year	£1,000 per month up to a maximum of £6,000 per year
Section B - A fracture of				
(1) hip or pelvis (excluding coccyx)	£200	£400	£600	£800
(2) leg (excluding kneecap)	£200	£400	£600	£800
(3) collar-bone, arm	£200	£400	£600	£800
(4) skull (including cheekbone and jaw)	£200	£400	£600	£800
(5) shoulder-blade	£200	£400	£600	£800
(6) bone(s) in foot or hand (excluding toes and fingers)	£100	£200	£400	£600
(7) toe(s) or finger(s)	X	£50	£100	£200
Section B - A dislocation of				
(8) spine or hip	X	£400	£600	£800
(9) knee, ankle, wrist, elbow, collarbone (excluding toes and fingers)	X	£150	£300	£500
(10) any other dislocation requiring general anaesthetic or traction	X	£150	£300	£500
Section B - Other injury				
(11) Torn ligaments	X	£100	£200	£400
Section C - Physiotherapy Fees	X	£200	£300	£400
Section D - Dental Fees For accidental bodily injury requiring dental treatment	X	The cost of treatment up to £150 per incident up to a maximum of £600 per year	The cost of treatment up to £250 per incident up to a maximum of £1,000 per year	The cost of treatment up to £400 per incident up to a maximum of £1,600 per year
Section E - Membership & Subscription Fees	X	£100	£150	£200
Section F - Hospital Cash Benefit For accidental bodily injury covered under this policy and requiring treatment in hospital, a cash benefit is payable for each night you spend in hospital, excluding the first 24 hours, payable for a maximum of 10 consecutive nights.	X	£10 per night - 10 nights maximum	£15 per night - 10 nights maximum	£25 per night - 10 nights maximum
Section G - Consultant Fees	X	£100	£150	£250
Annual Overall Maximum Benefit	£2,500	£5,000	£7,500	£10,000

CASE STUDY

The nature of accidents is that you don't see them coming. In the blink of an eye, a good day can change to a very bad one. In Sports, there are sensible precautions you can take but inevitably, not all accidents and injuries are preventable. When the worst happens, our Sports Accident covers are designed to relieve some of the financial burden. Here is an example of the benefits that can be payable:

Insured: K. B.

Sport: Football (soccer) Non League

Cover type: Sports Accident Plus

Whilst cycling from his home to play a Football match Kevin was knocked off his bike and suffered a broken arm. He was unable to work for 6 weeks following the accident.

Benefits Payable:

- Cash Benefit (Broken Arm): £600
- Temporary Total Disablement: £500



RISK CATEGORIES FOR DIFFERENT SPORTS

These pages show you how we rate the risk associated with your chosen sport. Whichever of our Sports covers you choose, the sport you participate in will affect your premiums. If you cannot find your sport in this listing please contact our Sports Cover team on 0800 980 4601.

Sport - Category 1
Aerobics
Angling (excluding deep sea/spear fishing)
Archery
Athletics
Badminton
Baseball
Basketball
Boules
Bowls
Canoeing (up to grade 3)
Cricket
Croquet
Cross country skiing
Curling
Darts
Dragon Boat Racing
Fell running
Fell walking
Fencing
Fitness training
Fives
Floorball
Golf
Gym work
Handball
High diving (3m or less)
Hiking
Hill walking
Indoor cricket
Jogging
Kayaking (up to grade 3 / sea)
Keep fit training
Kite flying (traditional)
Korfball
Netball
Orienteering
Outrigger Canoeing (up to grade 3)
Racquet ball

Rafting (up to grade 3)
Rambling
Referee
Road running
Roller blading
Roller skating
Rounders
Rowing
Running
Snooker
Softball
Squash
Stoolball
Surfing
Swimming (excluding open water)
Table Tennis
Ten pin bowling
Tennis
Trekking
Volleyball
Walking
Weight training
Wheelchair bowls
Wheelchair curling

Sport - Category 2
Acrobatics
Airsoft (Similar to Paintball)
Angling (including deep sea/spear fishing)
Ballooning
Biathlon
Bicycle polo
Bouldering
Canoeing (grade 4 & 5)
Cheerleading
Clay pigeon shooting
Climbing (excluding cliff/ice)
Cycling (includes commuting, non-competition)
Dance

Flag American Football
Football (soccer) Conference
Football (soccer) including 5 a side
Football (soccer) Non-League
Football (soccer) Premier League - Wales
Football (soccer) Scottish League Two
Football (soccer) Women's Premier North
Football (soccer) Women's Premier South
Football (soccer) Women's Super League
Football Tours
Gymnastics
High diving (higher than 3m)
Historical Fencing
Hockey
Ice skating
Indoor climbing
In-line skating
Judo
Karate (below brown belt)
Kayaking (grade 4 & 5)
Kendo
Kite buggying (single seat)
Kite surfing
Lacrosse
Land Yachting (single seat)
Marathon running
Mono skiing
Mountain biking - non competitive
Outrigger Canoeing (grade 4 & 5)
Paintball
Parascending
Pistol Shooting at targets
Rafting (grade 4 & 5)
Rifle shooting
Rock climbing (not mountaineering)
Roller hockey
Sailing (inside 12m limit)
Sand yachting (single seat)
Skateboarding

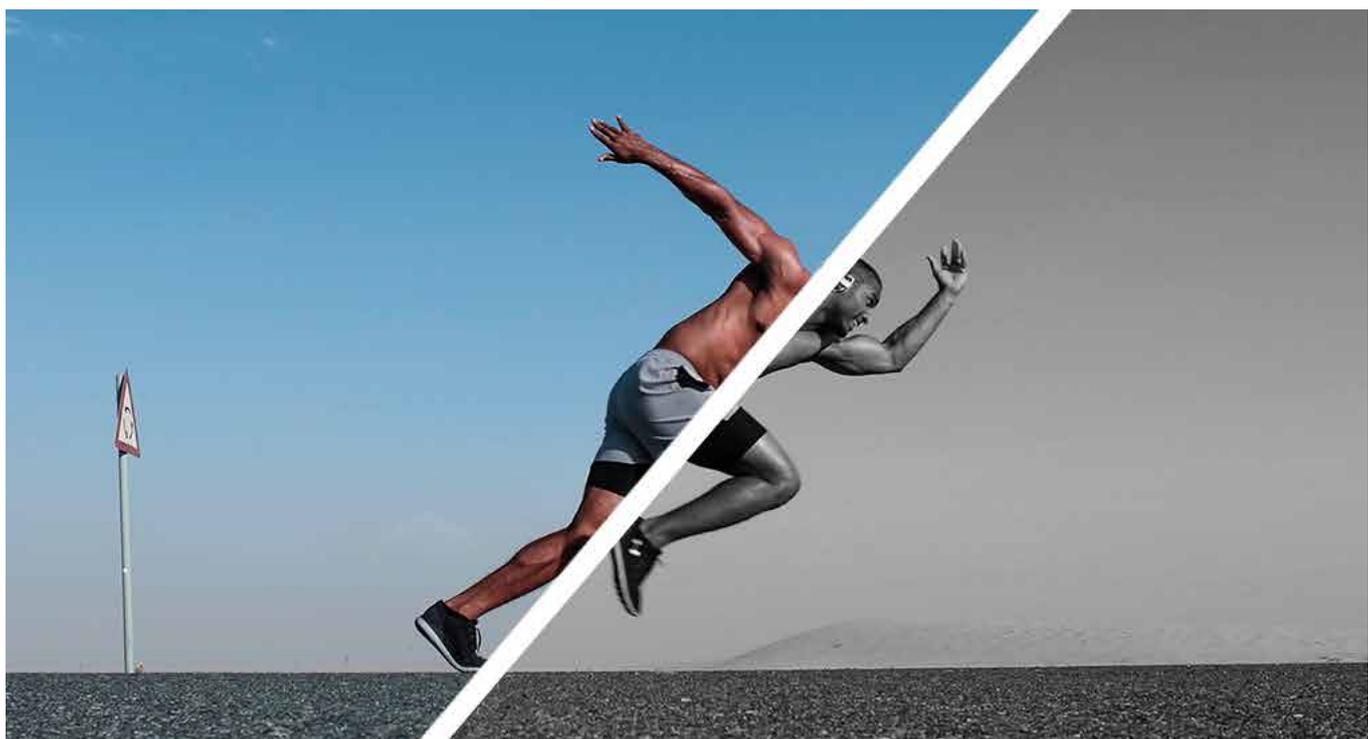
Snorkeling
Sports climbing
Surf Boat Rowing
Surf Kayaking
Surfskiing
Swimming (open water)
Telemark skiing
Tobogganing
Touch Rugby
Tough Guy
Trekking peaks
Triathlon (not Ironman)
Ultimate Frisbee
Wakeboarding
Water polo
Water skiing
Wheelchair Basketball
Wheelchair Rugby
Windsurfing (inside 12m limit)

Sport - Category 3
American football
American Wrestling
BMX freestyle
BMX racing
Bobsleigh
Boxing
Canoeing (above grade 5)
Canyoning

Caving
Climbing (cliff/ice)
Football (soccer) League 1
Football (soccer) League 2
Football (soccer) Scottish Championship
Football (soccer) Scottish League One
Free diving
Gaelic football
Hurling
Ice climbing
Ice hockey
Ironman
Karate - brown belt and above
Kayaking (above grade 5)
Kick boxing
Kite landboarding
Krav Maga
Land surfing
Mountain biking - competition
Mountain boarding
Mountain climbing
Mountaineering (with ropes &/or guides)
Old mine exploration
Outrigger Canoeing (above grade 5)
Potholing
Power lifting
Quad bike riding (under 250cc)
Rafting (above grade 5)
Roller Derby

Short track Speedskating
Ski bobbing
Snow blading
Snow shoeing
Strongman
Thai Boxing
Trampolining
Wrestling

Sport - Category 4
Cycling (Amateur Competition)
Flyboarding
Hang gliding
Parachuting
Paragliding
Powerbocking
Skeleton Luge (does not include the Cresta Run)
Ski acrobatics
Ski jumping
Ski racing
Ski randonee
Ski stunting
Ski touring
Skiing (downhill/slalom - includes off-piste)
Skydiving
Snow boarding (includes off-piste)
Street Luge
Sub Aqua (Scuba Diving)



YOUR QUESTIONS ANSWERED

The following information provides answers to some common questions. If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact us on 0800 970 9442. We will be happy to help.

Sports Accident Significant Limitations – Please refer to your policy documents for full details.

- a) The cover provides cash benefits only in the event of accidents. Medical bills are not covered.
- b) Cover is available for any sport listed within your chosen risk category or that of a sport within a lower risk category than the one you have selected. Cover is not available for any sport listed in a higher risk category than you have selected.
- c) The deferment period for a Temporary Total Disablement claim is 30 days, unless stated otherwise.
- d) We will not cover any pre existing condition where you have sustained an injury or suffered an illness within 24 months prior to the commencement of the insurance policy that we have not agreed in writing.

Sports Accident significant exclusions - Please refer to your policy documents for full details.

- a) Your participation in an activity against medical advice from a medical practitioner.
- b) Any mental sickness, nervous anxiety, neurosis, depression, mental anguish, emotional or mental disorders or stress related conditions or complaints.
- c) Your being under the influence of or being affected by any drug or any form of alcohol abuse.
- d) Your attempting to commit or committing intentional self injury or suicide.
- e) Any criminal or illegal act by you.
- f) Your participation in activities as a professional sports person.

Who provides the policy?

Where the benefits of your policy are insured, different insurers may underwrite them.

<i>General & Medical Insurance Limited</i>	
Personal Accident	<input checked="" type="checkbox"/>
Temporary/Permanent Disablement	<input checked="" type="checkbox"/>

General & Medical Finance Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

What is the duration of my policy?

12 months unless specified otherwise. You will be sent your renewal documents before your scheme continues for another year. You should review the renewal documents to make sure the cover and policy remains suitable for your needs.

How can I pay my premium?

You have a choice of payment method

- Monthly by direct debit is an easy way to spread the cost over the year.
- Annually by direct debit, debit/credit card, BACS or cheque.

Does it cost more to pay monthly?

No. Unlike some other insurance companies General & Medical do not charge their clients extra, or any form of interest, to pay their premiums monthly.

Are there any age limits?

You may join a General & Medical scheme as an individual from the age of 16 up to your 75th birthday. Once covered there is no upper age limit.

How do I make a claim on my Sports Accident policy?

You should contact your Health & Care Support Specialist so that we can confirm your cover. They will be able to guide you through the process of claiming and let you know what is and is not covered. The full claims procedure is detailed in your policy documents.

Can I cancel my policy?

You may cancel your policy by telephoning us, by email or in writing (see contact us for details).

You may cancel your policy during the 14 day cooling off period. This period commences on the day your cover starts or when you receive your policy documentation, whichever is the later.

After the cooling off period, if you wish to cancel before your policy renewal date, no refunds will be given and we will require you to pay any balance remaining of the full annual premium shown in your most recent Schedule of Cover.

Can I add additional members to my Sports Accident Insurance team policy?

A new member can be added to a group or team policy and the fee calculated on a pro-rata basis. We will allow individual members to cancel a policy without further charge to enable them to be added to a group or team policy provided the change is simultaneous.

What do I do if I have a complaint?

We are committed to providing a high level of service to all our clients but occasionally things can go wrong.

If this happens, we will do what we can to put things right. To avoid misunderstandings, you must read the information supplied when taking out your cover. If you are unsure about any aspect, you should contact your Health & Care Support Specialist. We're here to help.



**0800 980 4601 or
01733 362872**
Monday to Friday
8.45am - 5.15pm



Sales Enquiries
sales@generalandmedical.com
General Enquiries
info@generalandmedical.com



**General and Medical House,
Napier Place,
Peterborough, PE2 6XN
United Kingdom**

CONTACT US



CALL US

0800 980 4601



EMAIL

sales@generalandmedical.com



WEBSITE

www.sportsinsurance4u.com

sportsinsurance4u

General & Medical Healthcare

General & Medical House, Napier Place, Peterborough, PE2 6XN

General & Medical Healthcare, a division of General & Medical Finance Ltd Registered in England No. 2421641

General & Medical Finance Ltd is authorised and regulated by the Financial Conduct Authority (FCA)

- FCA No 579509 which can be checked by visiting www.fca.org.uk

S-2001-V1.38

