



sportsinsurance4u
Sports Accident Insurance
Brochure

Contents

Why choose us	3
Covering Sport - and beyond	4
Sports Covered - and our risk ratings	5
Cover for sports people and teams	6
Worldwide Travel Insurance Upgrade	7
Policy Summary - Sports Accident benefits	8
Worldwide Travel Policy Summary	9
Your Questions Answered	10 - 12
Case Study	13
Risk Categories for Different Sports	14 - 15
Employment Classes	16
Client Satisfaction	17
Our Rates or Premium Levels	17
Service Levels - our service promise	18
Buying our services and cover	19

This brochure explains the different schemes and levels of cover we offer. If you have any further questions about our Sports Health Insurance Schemes, please contact us on – 0800 980 4601 or email us at sales@generalandmedical.com

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.

General & Medical specialise in providing excellent private health insurance to individuals, families, businesses, sports players and sports clubs. In fact, our experience in the sports healthcare arena is second to none and we pride ourselves on the personal service we give.

General & Medical was established during the 1980's initially providing finance and insurance services to the professions within the UK. We have continued to grow at an impressive rate and today our range of sports covers is one of the most comprehensive on the market, making General & Medical an increasingly popular choice with sports clubs and players, up and down the country.

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 questions, please contact us. We're here to help.



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. 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 any given 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.

Can children take out a Sports Accident policy?

If the policy is to insure a child under the age of 16, only Sports Accident Key and Sports Accident individual covers are available (if Sports Accident is chosen, the Death Benefit is limited to £2,500 and the Personal Liability and Temporary Total Disablement benefits are excluded). The minimum age limit for a Sports Accident policy is 8 years of age.

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.

If you are applying as an individual sports player, for our Sports Accident Plus and Sports Accident Elite covers, the premium you pay will also depend on your occupation.

To check the risk category for your sport, please turn to pages 14-15 at the end of this brochure.

To check how we classify different occupations, please turn to page 16.



Cover for sports people and teams

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

Personal Liability

Available in all our Sports Accident covers, this covers your legal liability resulting from accidents causing death, bodily injury or damage to the property of a third party. Participant to participant is covered for Category 1 sports only. Excluded if under 16 years of age.

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. Excluded if under 16 years of age.

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.

Worldwide Travel Insurance upgrade

For an additional fee per member, our Worldwide Travel Insurance can be added, to upgrade the cover for Sports members. This includes cover for winter sports and provides benefits including repatriation from any country and generous cover for possessions and for cancellation or curtailment of trips.

World Wide Travel Insurance

Adding our Worldwide Travel Insurance gives you the peace of mind of medical benefits and repatriation from any country worldwide, wherever you may be. Cover is provided for an unlimited number of trips within any 12 month period.

Other benefits included are:

- Cover for winter sports
- Generous cover for personal possessions
- Cover for cancellation or curtailment of trips
- Cover for up to 120 days maximum per trip
- Personal Liability and Personal Accident cover

For a small additional fee, you can also upgrade your cover to include scuba diving.

For more details, please refer to the Worldwide Travel Policy Summary on page 9.



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 the policy document called 'the Guide to your Sports Accident Scheme'. Please also refer to your Certificate of Cover. The benefit limits shown apply to each individual or player in a team. Sports Accident Plus and Elite are available to adults only.

	<i>Sports Accident Key</i>	<i>Sports Accident</i>	<i>Sports Accident Plus</i>	<i>Sports Accident Elite</i>
1 Personal Liability				
Personal Liability Participant to participant injury is covered for Category 1 sports only.		£1,000,000 - Limited to £300,000 for physical injuries and £150,000 for property damage per claimant (excluded if aged under 16)	£2,000,000 - Limited to £600,000 for physical injuries and £350,000 for property damage per claimant	£2,000,000 - Limited to £600,000 for physical injuries and £350,000 for property damage per claimant
2 Accidental injury				
(a) Accidental Death	£2,500	£5,000 (£2,500 if aged under 16)	£7,500	£10,000
(b) Loss of one or more Limbs (including Permanent Loss of Use)	£2,500	£5,000	£7,500	£10,000
(c) Total & Irrevocable Loss of Sight in one or both Eyes	£2,500	£5,000	£7,500	£10,000
(d) Total & Irrevocable Loss of Hearing in one or both Ears	£2,500	£5,000	£7,500	£10,000
(e) 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
(f) Temporary Total Disablement (Monthly Benefit/Loss of earnings) If an accidental bodily injury for which we have paid benefits under section 2, 3 or 4 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 (excluded if aged under 16)	£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
3 A fracture of				
(a) hip or pelvis (excluding coccyx)	£200	£400	£600	£800
(b) leg (excluding kneecap)	£200	£400	£600	£800
(c) collar-bone, arm	£200	£400	£600	£800
(d) skull (including cheekbone and jaw)	£200	£400	£600	£800
(e) shoulder-blade	£200	£400	£600	£800
(f) bone(s) in foot or hand (excluding toes and fingers)	£100	£200	£400	£600
(g) toe(s) or finger(s)	X	£50	£100	£200
A dislocation of				
(a) spine or hip	X	£400	£600	£800
(b) knee, ankle, wrist, elbow, collarbone (excluding toes and fingers)	X	£150	£300	£500
(c) any other dislocation requiring general anaesthetic or traction	X	£150	£300	£500
4 Other injury				
(a) Torn ligaments	X	£100	£200	£400
5 Other Benefits whilst participating in sporting activities				
(a) Physiotherapy Fees Only payable following an accident that results in an in-patient stay	X	£200	£300	£400
(b) 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
(c) Season Tickets Reimbursement for the cost of season tickets. Subscriptions of not less than 5 days duration are covered.	X	£100	£150	£200
(d) 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
(e) Consultant Fees	X	£100	£150	£250
(f) Rescue/Search Fees	X	X	X	£2,000
Annual Overall Maximum Benefit (excluding Personal Liability benefit)	£2,500	£5,000	£7,500	£10,000

Worldwide Travel Insurance Upgrade

For an additional fee per member, our Worldwide Travel Insurance can be added, to upgrade the cover for Sports members.

Policy Summary

This Worldwide Travel Insurance can only be bought in conjunction with our Sports Accident Insurance range. The Worldwide Travel Insurance is a completely separate product and you should ensure that the Terms & Conditions of both policies, which can be found in the policy document called 'the Guide to your Sports Accident Scheme', are suitable for your needs. The table below summarises the cover it provides:

Benefit	Cover for
Cancellation and curtailment	Up to £3,000
Personal accident	Up to £15,000
Medical expenses inc emergency repatriation by air ambulance	Up to £5,000,000
Hospital inconvenience benefit	Up to £1,500
Legal advice and expenses	Up to £15,000
Loss of money, tickets and documents	Up to £500
Loss of passport	Up to £300
Loss of luggage	Up to £1,500
Missed departure	Up to £1,000
Travel delay	Up to £3,000
Personal liability	Up to £1,000,000
Hijack	Up to £1,000
Winter sports	Max 21 days cover per year
Winter sports equipment	Up to £500
Hire of skis	Up to £300

Worldwide Travel Exclusions & Limitations

- a) Any trip exceeding 120 days duration. There is no limit to the number of trips made in any 12 month period.
- b) Any trip booked or commenced during convalescence following serious injury or illness.
- c) Any trip expected to involve hazardous or non-conventional holiday or manual work.
- d) Cover is only available for members over 16 years of age.
- e) Cover is only available for members up to their 75th birthday.
- f) There is a £40.00 excess for each and every claim.

Your Questions Answered

If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact one of our sales advisors. We will be happy to help.

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 any given 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 tour, but it is not a travel insurance. Worldwide Travel Insurance is available to upgrade your cover, for an additional premium.

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.

Significant Limitations (For full details please refer to the Sports Accident policy documents.)

All benefits are subject to limits. The limits shown apply to each individual or player in a team.

Significant Exclusions (For full details please refer to the Sports Accident policy documents.)

- a) Any injury sustained whilst participating in any form of illegal activity or as a result of an event which happened whilst under the influence of alcohol or drugs (licit or illicit).
- b) Any injury or death sustained as a result of a suicide or attempted suicide.
- c) Any treatment undertaken by self-referral or by referral by a non-GMC (General Medical Council) registered practitioner.
- d) Claims not notified to General & Medical within 30 days of the event.
- e) Any injury which occurred prior to the commencement of date of the policy.
- f) Rehabilitation, convalescence including bed rest without active treatment.
- g) Any injury which occurs after leaving the scheme or cancelling the policy.
- h) Any injury or treatment received outside the UK or Channel Islands. Exception: where you have purchased Sports Accident Elite cover, benefit is available up to UK limits.
- i) Long-term treatment of an injury.
- j) Any injury occurring whilst participating in a sport not confirmed by us to you as one of your chosen sports.
- k) Any injury occurring whilst participating in a sport on a professional basis.

Who provides the policy?

Where the benefits of your policy are insured, different insurers may underwrite them. For clarity we have detailed which insurers underwrite the benefits you may have, in the table below.

*Certain Underwriters
at Lloyds of London*

Personal Liability	
Personal Accident	
Temporary/Permanent Disablement	
Worldwide Travel Insurance	

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. Worldwide Travel policies run, renew and end with your Sports Accident Insurance but can be cancelled separately at renewal.

How can I pay my premium?

You have a choice of payment method

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

Please note: Monthly payment is only available if the annual premium is over £90.00.

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. This is one more reason to choose General & Medical.

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.

Can under 16's take out an individual policy?

You may join a General & Medical Sports Accident Key or Sports Accident scheme as an individual from the age of 8 to 15 years of age, providing a Parent or Legal Guardian is detailed on the policy as Third Party Authorisation.

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. Your Health & Care Support Specialist 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 'the Guide to your Sports Accident Scheme'.

How do I make a claim on my Worldwide Travel Policy?

To make a claim for emergency medical treatment whilst outside the UK please use the telephone numbers provided within your Certificate of Cover. To make a claim on this insurance for any section other than emergency medical treatment whilst outside the UK, please contact us immediately on your return to the UK. A claim form will be sent to you for completion and return.

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. We will refund any premium paid at the date of cancellation, providing you have not used any of the services available on your cover and no claims have been made.

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 Certificate of Cover.

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

New members only can be added after the policy start date or renewal in direct replacement of another member for no additional fee provided the departing member has not been subject to a claim and a medical declaration has been received for the new member.

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?

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.

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.

Complaints Procedure

If you have any questions or concerns about your policy, our service or the handling of a claim you should, in the first instance, telephone or email our Health & Care Support department. We will aim to address any concerns over the telephone within 24 hours and acknowledge this in writing within 72 hours.

Tel: 0800 970 9442 / 01733 233200 Email: info@generalandmedical.com

If you remain dissatisfied and wish to make a written complaint please send it to:

The Healthcare Services Manager, General & Medical House, Napier Place, Peterborough, PE2 6XN.

Should your complaint relate to the administration or sale of your policy, we will acknowledge receipt of your complaint and will respond directly to you.

Should your complaint relate to policy coverage or a claims decision, we will acknowledge receipt of your complaint and tell you which underwriter will be dealing with your complaint and when you can expect to receive a further response.

Complaints relating to the sale or administration of your policy

We will send you a written acknowledgement of your complaint within 2 working days and we will aim to resolve your complaint within 2 weeks. If your complaint is not resolved to your satisfaction within that time we will write to you again with the next steps we will be taking to resolve it.

If after 8 weeks of making your complaint we have still not given you our final response we will write to you giving the reason for the delay and an indication of when we expect to be able to give you our final response. In any event, if after 8 weeks your complaint has not been resolved to your satisfaction, or we have not given you our final response, you may ask the Financial Ombudsman Service to review your case. Please contact the following, quoting 'General & Medical Finance Ltd' and your policy number:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4567 / 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk

Complaints relating to Sports Accident cover & related benefits

We will inform the underwriter with full details of your complaint and they will aim to resolve your complaint. If your complaint is not resolved to your satisfaction, the underwriters will write to you to advise you of their final response.

If after 8 weeks of making your complaint the underwriters have still not given you their final response they will write to you giving the reason for the delay and an indication of when they expect to be able to give you their final response.

In any event you are not satisfied with the way a complaint has been dealt with, or the underwriters have not given you their final response, you may ask the Complaints and Advisory Department at Lloyd's to review your case without prejudice to your right in law. The contact details are:

Complaints, Lloyd's, One Lime Street, London, EC3M 7HA.

Tel: 020 7327 5693 Email: complaints@lloyds.com

If you remain dissatisfied with the way a complaint has been dealt with you may ask the Financial Ombudsman Service to review your case. Please contact the following, quoting 'General & Medical Finance Ltd' and your policy number:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4 567 / 0300 123 9 123 Email: complaint.info@financial-ombudsman.org.uk

Please note: Issues relating to administration and sales provided by General & Medical Finance Ltd and benefits covered by Underwriters at Lloyds of London, benefit from the Financial Ombudsman Service (FOS).

The Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) covers Lloyd's insurers. You may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations under this contract. If you were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information is available from:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.
Telephone: 0800 678 1100 / 0207 741 4100 Website: www.fscs.org.uk

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) Women's Super League

Cover type: Sports Accident Plus

Whilst cycling from her home to play a Football match, K. was knocked off her bike and suffered a broken arm. She 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	Rafting (up to grade 3)	Flag American Football
Angling (excluding deep sea/spear fishing)	Rambling	Football (soccer) Conference
Archery	Referee	Football (soccer) including 5 a side
Athletics	Road running	Football (soccer) Non-League
Badminton	Roller blading	Football (soccer) Premier League - Wales
Baseball	Roller skating	Football (soccer) Scottish League Two
Basketball	Rounders	Football (soccer) Under 16's
Boules	Rowing	Football (soccer) Women's Premier North
Bowls	Running	Football (soccer) Women's Premier South
Canoeing (up to grade 3)	Snooker	Football (soccer) Women's Super League
Cricket	Softball	Football Tours
Croquet	Squash	Gymnastics
Cross country skiing	Stoolball	High diving (higher than 3m)
Curling	Surfing	Historical Fencing
Darts	Swimming (excluding open water)	Hockey
Dragon Boat Racing	Table Tennis	Ice skating
Fell running	Ten pin bowling	Indoor climbing
Fell walking	Tennis	In-line skating
Fencing	Trekking	Judo
Fitness training	Volleyball	Karate (below brown belt)
Fives	Walking	Kayaking (grade 4 & 5)
Floorball	Weight training	Kendo
Golf	Wheelchair bowls	Kite buggying (single seat)
Gym work	Wheelchair curling	Kite surfing
Handball		Lacrosse
High diving (3m or less)	Sport - Category 2	Land Yachting (single seat)
Hiking	Acrobatics	Marathon running
Hill walking	Airsoft (Similar to Paintball)	Mono skiing
Indoor cricket	Angling (including deep sea/spear fishing)	Mountain biking - non competitive
Jogging	Balloonng	Outrigger Canoeing (grade 4 & 5)
Kayaking (up to grade 3 / sea)	Biathlon	Paintball
Keep fit training	Bicycle polo	Parascending
Kite flying (traditional)	Bouldering	Pistol Shooting at targets
Korfball	Canoeing (grade 4 & 5)	Rafting (grade 4 & 5)
Netball	Cheerleading	Rifle shooting
Orienteering	Clay pigeon shooting	Rock climbing (not mountaineering)
Outrigger Canoeing (up to grade 3)	Climbing (excluding cliff/ice)	Roller hockey
Racquet ball	Cycling (includes commuting, non-competition)	Sailing (inside 12m limit)
	Dance	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
Trampolineing
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)



Employment Classes

If you are an individual sports player and choose our Sports Accident Plus or Sports Accident Elite covers, the premium you pay will, in part, depend on your occupation. We divide various types of occupation into the 4 classes shown below.

Class A - Office based occupations, the unemployed and retired

This class includes, for example, administrative, managerial and clerical roles as well as doctors and company directors. Class A also includes retired people, non-employed, unemployed and students.

Class B - Supervision of manual work, light manual work

Class B includes, for example, building surveyors, nurses, factory foremen, the armed forces and teachers.

Class C - Travelling salespeople, manual work, tradesman and the self employed

Examples of Class C occupations are butchers, electricians, plumbers, plasterers, mechanics and joiners.

Class D - Drivers, heavy manual work

Examples of Class D occupations are lorry drivers, taxi drivers, farm workers, plant drivers, builders and fisherman.

Each class is designed to reflect the impact of a sports injury on your ability to return to work, resulting in a loss of earnings. Please refer to the Terms and Conditions, which can be found in the policy document called 'the Guide to your Sports Accident Scheme' as some occupations may have limits imposed for Temporary Total Disablement. If you are unsure which employment class applies to you, please contact us.



Client Satisfaction

General & Medical regularly undertake member satisfaction surveys, to ensure clients are afforded superb support and attention - at every stage of their claim.

General & Medical also monitors communications with members' advisors where applicable, to ensure a seamless interface during renewals and adjustments to procedures.

Client satisfaction is vital to us. Therefore, we continually review client satisfaction against:

- Speed and quality of communication
- Level of and geographic convenience of medical facilities
- Effectiveness of personnel dedicated to claims assistance

Our Rates or Premium Levels

We constantly monitor competitors services and rates in order that we are aware of the market, the types of cover and premiums available.

We aim to ensure that our products provide competitive benefits at an affordable cost at all times.



Service Levels- our service promise

This service promise outlines the minimum level of service General & Medical clients should expect to receive.

Customer Service

On joining a General & Medical Healthcare scheme you will be assigned a named Health & Care Support Specialist. All of our Health & Care Support Specialists have to undergo comprehensive training in medical claims handling. Your Health & Care Support Specialist will provide ongoing personal assistance, with any aspect of membership.

Communication & Documentation

Confirmation of cover will be provided within 2 working days of acceptance of quote.

Full policy documentation will be sent within 7 working days of receipt of all correctly completed paperwork.

Written correspondence will be acknowledged within 2 working days of receipt.

Renewal details will be issued at least 21 days before the expiry date of the cover.

Claims Management

Claim forms will be dispatched the same working day if they are requested before 2:30pm.



How to Contact Us

If you would like to know more or you would like a quote and application form

Please call us on **0800 980 4601** or **01733 362872**

You can email us at sales@generalandmedical.com

Write to us at
General & Medical Healthcare
General & Medical House
Napier Place
Peterborough
PE2 6XN

Visit us online at www.generalandmedical.com

Contact Us:

Tel: **0800 970 9442**

Email: **info@generalandmedical.com**

Website: **www.sportsinsurance4u.com**

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

S-2001-V1.35

