

# Personal Accident Group Policy

## Group Personal Accident Policy Summary

Policy Number: UKBOPC81636

Group Policyholder: Ultra White Collar Boxing

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request from the Group Policyholder. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group limited, a Chubb Company.

## Significant Features and Benefits

Persons covered by this Policy are Individual Members of Ultra White Collar Boxing, as declared to ACE, and for whom the Group Policyholder has paid the appropriate premiums.

Cover applies to Bodily Injury caused by Accidents, and is valid Whilst participating in Official, Pre-arranged Training/Practice, Competitions and Contests.

Benefit	Maximum Amount
<b>Section 1. Serious Injury</b>	
Providing a range of benefits for permanent disability and death, as a result of accidental bodily injury, including;	
A. Accidental Death	£10,000
B. Permanent Total Disablement **	£50,000
C. Permanent Partial Disablement	£50,000
A wide scale of benefits ranging from loss of Sight, Hearing, Speech, or limbs, to loss of a toe and with benefits for any unspecified disability based on our medical assessment of the degree of disability in relation to the scale.	
D. Quadriplegia	£50,000
E. Paraplegia	£50,000
F. Hemiplegia	£50,000
**Permanent Total Disablement cover is in respect of own occupation for those in gainful employment. For those not in employment, Permanent Total Disablement will be assessed in relation to the person's ability to perform at least 2 of the following daily activities without assistance from another person : eating, getting in and out of bed, dressing & undressing, toileting, walking 200 metres on level ground.	
<b>Section 2. Recovery</b>	
Fixed benefit for a recovery period at home, as recommended by a Doctor, following at least 3 overnight stays in Hospital as an in-patient due to an Accident	
Recovery at home after 3 overnight stays in hospital	£300
Recovery at home after 7 overnight stays in hospital	N/A
* only 1 benefit amount is payable – benefits are not cumulative	
<b>Section 3. Coma</b>	
Fixed benefit for a period spent in a Coma for longer than 4 days due to an Accident	
Benefit amount per day	£40
Maximum benefit period	365 days
Waiting period	Nil
<b>Section 4. Rehabilitation &amp; Retraining</b>	
Fixed benefit for Rehabilitation & Retraining Costs that are necessary following a Loss of Sight, Loss of Hearing, Loss of Limb, or Permanent Total Disablement claim under this policy	Up to £2,000

**Section 5. Urgent Expenses following Death**

Fixed benefit for urgent costs in dealing with the administration of your estate following death due to an Accident	Up to £1,000
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**Section 6. Temporary Disablement**

Temporary inability to perform Your usual occupation

**Temporary Total Disablement**

Benefit amount	£50 per week
Benefit Period	104 weeks
Waiting Period	14 days

**Temporary Partial Disablement**

Benefit amount	Not Covered
Benefit Period	N/A
Waiting Period	N/A

## Significant or Unusual Exclusions or Limitations

This policy does not cover:

- Anybody over the age of 75
- Suicide or deliberate self-harm
- Full time members of the armed forces, or reserve forces whilst called out on active service.
- Engaging in any form of Air Sports or flying other than as a fare paying passenger in an aircraft operated by a licensed airline or air charter company
- Illness/disease not caused directly by bodily injury
- Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause
- Post Traumatic Stress Disorder or any psychological or psychiatric condition
- the first 4 days (waiting period) under the Coma Benefit
- dislocations of the hip/shoulder/kneecap if that joint has been dislocated previously
- Temporary Total Disablement benefit amount is limited to 70% of your normal weekly income
- Temporary Partial Disablement benefit amount is limited to 35% of your normal weekly income
- Claims that were we to pay them, would place us in breach of UN economic or trade sanctions or other laws of the US, UK, EU or UN

## Policy Section that contains further details

Cover – Pages 5 to 6

General Exclusions Page 7

## Duration of Policy

The Group Policy is valid for 12 months and any subsequent period for which We shall agree to accept a Renewal Premium

The insurance in respect of each Insured Person will cease at midnight of the day the following events occur:

1. the Insured Person’s cover will end on expiry of the Group Policy in the year in which they reach their 75th birthday; or the last day of the month in which they no longer meet the description of Insured Persons in the Group Policy Schedule; or when they die; or if they opt out of cover during the policy term, which ever happens first.

## Right of Cancellation

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The Insured Person may withdraw from the cover provided by this Group Policy at any time by giving notice to the Group Policyholder. No refund of Premium may be payable. The Group Policyholder may not cancel this Group Policy.

## How to Claim

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On the happening of any occurrence likely to give rise to a claim under this Group Policy notice shall be given to The Claims Service Team as soon as reasonably possible after the date of the occurrence.

PO Box 682  
Winchester  
SO23 5AG  
O +44 345 841 0059  
F +44 1293 597323  
uk.claims@chubb.com

## Complaints Procedure

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Chubb is dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance Chubb should be contacted at the following address:

The Customer Relations Department  
Chubb  
PO Box 682  
Winchester  
SO23 5AG  
O +44 800 519 8026  
F +44 1293 597 376  
customerrelations@chubb.com

quoting your Policy details.

The Financial Ombudsman Service may be approached for assistance if the Policyholder or Insured Person is dissatisfied with Chubb's final response. Its contact details are as follows. A leaflet explaining the procedure is available on request:

## The Financial Ombudsman Service

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Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
O +44 800 023 4567 (free from UK landlines and mobiles)  
+44 300 123 9 123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone)  
F +44 20 7964 1001  
complaint.info@financial-ombudsman.org.uk  
www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an Insured Person's statutory rights relating to this Policy. For further information about statutory rights an Insured Person should contact the Citizens Advice Bureau.

## Financial Service Compensation Scheme

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In the unlikely event that We are unable to meet Our liabilities, the Insured Person may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The relevant contact details are:

Financial Services Compensation Scheme

10th Floor

Beaufort House

15 St. Botolph Street

London EC3A 7QU

O +44 800 678 1100 or +44 20 7741 4100

F +44 20 7741 4101

[enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

[www.fscs.org.uk](http://www.fscs.org.uk)