

Group Policy Schedule

Personal Accident Insurance



Policy Number:	UKBOPC69088
The Group Policyholder:	The British Ju-Jitsu Association GB National Governing Body
Address:	5 Avenue Parade Accrington Lancashire BB5 6PN
Renewal Date:	30 th January 2024
Period of Insurance:	a) i) From: 30 th January 2023 (the Start Date) ii) To: 29 th January 2024 (both dates inclusive) b) Any later period for which We agree to accept a renewal premium.
Period of Cover:	Cover for each Insured Person will begin on the Start Date or the date they are included in this insurance through the Insurance Arrangement with the Group Policyholder , if after the Start Date .
Premium (inclusive of Insurance Premium Tax (IPT) at the applicable rate):	Premiums are calculated in accordance with rates agreed between Us and the Group Policyholder . Premium IPT Total Payable
Declarations:	N/A
Applicable Policy Wording:	Group PA
Date of issue:	7 th February 2023

Insured Persons

Category A: Any competitor, official or committee member aged less than 70 years (the maximum age limit) of the Group Policyholder who has chosen to be included in this Policy and for whom the Group Policyholder has paid the appropriate premiums.

Effective Time

Whilst participating in Kick Boxing, Judo, Ju-Jitsu, Brazilian Ju-Jitsu, Aiki Ju-Jitsu and occupational Physical Restraint, Breakaway and Self Defence Club at an event affiliated to the Group Policyholder.

Sections Insured

Section 1 – Serious Injury	Insured
Section 2 – Disfigurement or Scarring of the Face or Body	Not Insured
Section 3 – Dental Injury	Not Insured
Section 4 – Broken Bones	Insured
Section 5 - Dislocation	Not Insured
Section 6 – Physiotherapy following Broken Bones, Dislocation or Temporary Disablement	Not Insured
Section 7 – Hospital Stay (Accidents Only)	Insured
Section 8 – Recovery (Accidents Only)	Insured
Section 9 – Coma	Not Insured
Section 10 – Rehabilitation and Retraining	Insured
Section 11 – Urgent Expenses following Death (including Funeral Costs)	Not Insured
Section 12 Temporary Disablement	Insured
Section 13 – Accident Medical Expenses	Not Insured
Telephone Helplines Service	Available
You can access all helplines by telephoning 0800 519 9969	

SECTION 1. Serious Injury

Benefit Description	Benefit Amount
	Category A
A. Accidental death	£50,000 (Restricted to £5,000 for Insured Persons under 16 years of age or 18 years of age if in full time education)
B. Permanent Total Disablement	£50,000
C. Permanent Partial Disablement	up to £50,000
D. Quadriplegia	Not covered
E. Paraplegia	Not covered
F. Hemiplegia	Not covered

SECTION 2. Disfigurement or Scarring of the Face or Body

Benefit Description	Benefit Amount
	Category A
A. Face Minimum Benefit at least one square centimetre or two centimetres in length Maximum Benefit whole area of the Face	Not covered Not covered
B. Body 4.5% or more of the Total Body Surface Area 9% or more of the Total Body Surface Area 18% or more of the Total Body Surface Area 27% or more of the Total Body Surface Area Maximum Amount Payable for all Disfigurement or scarring of the Body and the Face due to one Accident	Not covered Not covered Not covered Not covered Not covered

Only one Benefit Amount may be paid for all Disfigurement or scarring of the Body and the Face. The Benefit Amounts are not cumulative.

Section 3. Dental Injury

Benefit Description	Benefit Amount
	Category A
Dental Injury	Not covered
Excess – prosthesis repair	
Excess – call-out fee	

Section 4. Broken Bones

Benefit Description	Benefit Amount
	Category A
Broken Bones (see Policy Definitions on pages 16-22 of Policy Wording for full details)	
Grade I	£300
Grade II	£300

Grade III	£300
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Section 5. Dislocation

Benefit Description	Benefit Amount
	Category A
Dislocation	Not Covered

Section 6. Physiotherapy Following Broken Bones, Dislocation or Temporary Disablement

Only applies to the relevant Section of this Policy if shown as 'Insured' in 'Sections Insured' above

Benefit Description	Benefit Amount
	Category A
Physiotherapy following Broken Bones, Dislocation or Temporary Disablement	Not Covered

Section 7. Hospital Stay (Accidents Only)

Benefit Description	Benefit Amount
	Category A
Hospital Stay	£40 per each overnight stay in hospital, up to a maximum of £1,200

Only one Benefit Amount may be paid for all Hospital Stays resulting from any one Accident. The Benefit Amounts are not cumulative.

Section 8. Recovery (Accidents Only)

Benefit Description	Benefit Amount
	Category A
Recovery A. Recovery after three consecutive nights Hospital Stay; or B. Recovery after seven consecutive nights Hospital Stay	£25 per day £25 per day

Only one Benefit Amount may be paid for Recovery resulting from any one Accident. The Benefit Amounts are not cumulative. Up to a maximum of £750.

Section 9. Coma

Benefit Description	Benefit Amount
	Category A
Coma	Not Covered
Waiting Period	N/A
Benefit Period	N/A

Section 10. Rehabilitation and Retraining

Benefit Description	Benefit Amount
	Category A
Rehabilitation and Retraining benefit	up to £1,000
Section 11. Urgent Expenses following Death (including Funeral Costs)	
Benefit Description	Benefit Amount
	Category A
Urgent expenses following death	Not Covered
Section 12. Temporary Disablement	
Benefit Description	Benefit Amount
	Category A
Temporary Total Disablement Benefit Period Waiting Period	£75 per week up to 52 weeks 7 days
	Subject to a maximum Benefit Amount per week of 65% of Weekly Pay
Temporary Partial Disablement: Benefit Period Waiting Period	Not Covered N/A N/A
	Subject to a maximum Benefit Amount per week of 00% of Weekly Pay
Section 13. Accident Medical Expenses	
Benefit Description	Benefit Amount
	Category A
In respect of a valid Claim under Section 1 Serious Injury Maximum Benefit Amount payable	Not Covered
In respect of a valid Claim under Section 12 Temporary Disablement A. Temporary Total Disablement Maximum Benefit Amount payable B. Temporary Partial Disablement Maximum Benefit Amount payable	Not Covered

Policy Endorsements

Any amendments to the Policy wording are shown below. Endorsements should be read in conjunction with the full Policy wording.

Endorsement 1

Additional Travel Expenses

If during the **Period of Insurance**, an **Accident** occurs during the **Effective Time** shown in the Schedule and causes **Bodily Injury** to an **Insured Person** and directly as a result of, the **Insured Person** incurs any additional reasonable travel expenses, **Chubb** will pay the **Insured Person** for any additional reasonable travel expenses incurred up to an amount of £40 per week for a maximum period of 52 weeks (following a deferred period of 7 days) in addition to any other benefit payable to the **Insured Person**.

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CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).