XL Insurance

Sport & Leisure

Schedule

Sport & Leisure Insurance - Personal Accident

Form SL-PA 0724 - STB

July 2024

Schedule

Policy Details:

Unique Market Ref:	B0334SC3342025714
Policy No:	**XLC-BJJ-2101-0426**
Wording:	Sport Personal Accident Insurance – Affinity (Form SL-PA 0724 – STB)
Insured:	**Registered Clubs, Instructors & Members of British Ju Jitsu Association GB**
Insured's Address:	5 Avenue Parade, Accrington, Lancashire, BB5 6PN
Premises:	5 Avenue Parade, Accrington, Lancashire, BB5 6PN
Business Activities:	Administering; Instructing; Practicing; & Grading Ju Jitsu to Adults & Children of all ages & abilities, including Sparring; Organising in-house competitions; events; and demonstrations.
Insured Person(s)	Instructors & Members of British Ju Jitsu Association GB
Period of Insurance:	From: 30th April 2026 To: 29th January 2027 Both dates Inclusive local standard time at the **Insured's** address stated above. This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the **Insurer** and the **Insured**.
Geographical Limits:	Worldwide
Permanent Partial Disability Scale:	Standard
Claim Time Limit:	12 months
Event Aggregate Limit:	GBP 100,000
Travel Accumulation Limit:	Not Applicable
Age Limit:	Applicable 5 to 85* only, see page 4 for full details for Ages 71 to 85. Reduced Benefits apply for: Ages 5 to 16 - 20% of Death Benefit otherwise full Benefits Schedule applies Ages 65 to 70 - 25% of Death and Permanent Total Disablement and Permanent Partial Disablement Benefit otherwise full Benefits Schedule applies

Benefits Schedule:

BENEFIT TYPE	BENEFIT AMOUNT
Death (reduced to £25,000 for under 16's)	GBP 50,000
Permanent Total Disablement Any Occupation	GBP 50,000
Permanent Partial Disablement Standard Scale	Capital Sum: GBP 50,000 Please check the scale below to see what percentage of the Capital Sum is payable.
Temporary Total Disablement (Benefit limited to GBP 50 per week for persons not in gainful employment)	Participants: GBP 75 per week Maximum Duration: 52 weeks Deferment Period: 14 days
Medical Expenses	Not applicable

Permanent Partial Disablement – Standard Scale

CONDITION	PERCENTAGE OF CAPITAL SUM PAYABLE
Loss of Limb (one limb):	50%
Loss of Limb (two or more):	100%
Loss of Sight (one eye):	50%
Loss of Sight (both eyes):	100%
Loss of Limb & **Loss of Sight**:	100%
Loss of Hearing (one ear):	50%
Loss of Hearing (both ears):	100%
Loss of Speech:	100%

Important Notes

The Insurer shall not pay more than the Capital Sum stated in the Benefit Schedule for **Permanent Partial Disablement** arising out of any one **Accident** regardless of the number of conditions diagnosed in the **Insured Person**.

Physiotherapy Expenses	Maximum benefit per Member Maximum of 10 sessions per Member	**GBP 350**
Dental Expenses	Maximum benefit per Member Excess each & every claim Excluding damage to dentures; bridges; crowns & all other dental appliances. Emergency Dental Benefit shall only be payable if at the time of the accident a mouthguard was being worn in accordance with the rules and regulations of BJJAGB.	**GBP 1,500** GBP 25
Broken Bones Benefit	Arm; Leg; Cheekbone; & Collar Bone Maximum Benefit per Member No cover if a valid claim is made under the Temporary Total Disablement section above. A broken wrist would be included if the break occurs at the base of the radius or Ulna. A broken ankle would be covered if the break occurs in the base of the fibula or tibia. If any of the smaller surrounding bones were fractured this would not be classed as a broken arm/leg.	**GBP 150** **GBP 450**
Hospital Benefit	Cover under this Certificate is extended to include a Hospital Cash Benefit payable as a direct result of Bodily Injury following an Accident sustained during the operative time. Benefit payable for a maximum of 30 days (subject to a 1 day excess). Definition: day means each completed 24 hour period.	**GBP 25 per day**
Conditions:	Cover whilst taking part in Ju Jitsu Training; Grading; Assessments & Competitions/Demonstrations including direct travelling to/from such activities Worldwide. Temporary Total Disablement benefit must not exceed 75% of normal weekly income. Excluding any injuries or disablement arising from any pre-existing defect, infirmity or sickness. *For ages 71 to 85, benefits exclude Permanent Total Disablement, Hospital Benefit, Physiotherapy Expenses and Broken Bones Benefit. All terms & conditions as per the insurers standard form of policy wording.	
Information:	**IMPORTANT NOTICE TO MEMBERS:** Playing or participating in any sporting activity carries its own risks. Martial Arts is a contact sport, and accidents happen, with potentially devastating effects. The BJJA Personal Accident policy is designed to help Members in cases of the most serious injuries, fortunately quite a rare occurrence. It is impossible for BJJA to purchase a policy that suits the individual needs of every member. Members are encouraged to take responsibility for their own personal circumstances and consider taking out a top up, tailor made individual personal accident policy to protect their income and assets in the event of an injury sustained whilst participating in their chosen sport. Individual Personal Accident quotations are available from info@pulse-insurance.co.uk.	

Notification of Claims and Circumstances to:

AXA XL
Crisis Management
20 Gracechurch Street
London
EC3V 0BG

E-mail: James.Good@axaxl.com

Signature: 

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This document has been issued by Pulse Sport and Leisure under authority from AXA XL Insurance Company UK Limited.

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