

# Group Personal Accident Insurance

## Section A – Life & Accidental Death



AXA Insurance

### Insurance Product Information Document

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### Product: Personal Accident and Life Insurance

This document is a summary of the key information relating to this insurance policy. It does not contain the full terms and conditions of the contract which can be found in your policy documentation.

## What is this type of insurance?

This is a group life & accidental death insurance policy that provides cover if an insured person dies from natural causes whilst training and/or playing in Football matches (benefit 1), or if an insured person has an accident and suffers bodily injury which results in accidental death whilst at any ground or premises worldwide where the insured has agreed a football fixture or official club social event, or is attending football training, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, including travelling directly to and from such activities (benefit 2).



### What is insured?

The maximum amounts that we will pay for each section of cover are specified in your policy schedule.

We will pay you up to the limits and for the period shown in your policy schedule if during the effective time and within the territorial limits:

- ✓ An insured person dies from natural causes (Benefit 1)
- ✓ An insured person has an accident and suffers bodily injury which results in accidental death (Benefit 2)
- ✓ Who is covered - Any person or category of persons described on your policy schedule

If an insured person is covered for either of the above, we will also pay up to £5,000 for:

- ✓ Funeral expenses



### What is not insured?

We will not pay for:

- ✗ Professional footballers (where the majority of the insured person's income is derived directly from the sport).
- ✗ Participating in or training for certain hazardous activities (as defined by the policy).
- ✗ Claims where the insured person acts against the advice of a qualified medical practitioner.
- ✗ Suicide, attempted suicide or deliberate self-inflicted injury.
- ✗ Alcoholism or solvent abuse.
- ✗ Human Immunodeficiency Virus (HIV) or other forms of the virus, acquired immune deficiency syndrome (AIDS) and AIDS related complex (ARC) other than if contracted as a result of a blood transfusion given by a qualified medical practitioner.
- ✗ Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation of SARS-CoV-2.
- ✗ Club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above three (3) metres off the ground.
- ✗ Travel against advice issued by the Foreign, Commonwealth & Development Office.
- ✗ Motorcycling, other than mopeds or scooters up to 50 cc.
- ✗ The insured person committing a criminal act or taking part or whilst engaged in civil commotions or riots of any kind.
- ✗ The insured person being a full-time member of the armed forces of any nation or international authority, or a member of any reserve forces called out for permanent service.
- ✗ Any illness, injury or medical condition which the insured person knew about or was receiving treatment for at the commencement of the period of insurance.
- ✗ More than one of the benefits stated on the policy schedule in respect of the same condition (in which case the highest benefit amount will be payable).



## Are there any restrictions on cover?

- ! There are General Conditions that you have to meet in order for cover to apply.
- ! General Exclusions apply to the whole policy and each section contains exclusions specific to that section.
- ! No cover will apply under section A benefit 1 – Life for persons until attainment of 6 years of age and will cease upon attainment of 50 years of age.
- ! Cover will cease upon attainment of 55 years of age for cover under section A benefit 2 – Accidental Death.
- ! A waiting period, during which no benefit amount will be paid, may apply if shown on your policy schedule.
- ! We will only make one payment in respect of benefit 1 and 2 under section A – Life & Accidental Death in respect of the death of any one insured person, however so arising.
- ! The benefit payable in respect of the accidental death of an insured person aged under 18 and in full time education shall not exceed £10,000 or the benefit amount stated in the policy schedule, whichever is lower.



## Where am I covered?

- ✓ You are covered for accidental death, or death from natural causes which occurs in the territory stated in your policy schedule.



## What are my obligations?

- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- Take all possible steps to avoid or minimize injury.
- If required by us, send any medical certificates or other documents relevant to a claim at your own expense.



## When and how do I pay?

The policy premium will need to be paid in full in order for cover to be valid. The annual premium is paid to the Insurer by the group policyholder on your behalf. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.



## When does the cover start and end?

The start and end date of your insurance cover will be stated in your policy schedule. Your policy provides cover during the period of insurance also shown in your policy schedule.



## How do I cancel the contract?

You may cancel your policy at any time. If you have not made a claim and cancel within 14 days of either the date you receive the policy or the start of your period of insurance whichever is the later, you will receive a full refund of premium. Otherwise, any return of premium due will be calculated at a proportional daily rate depending on how long the policy has been in force.



## How do I make a claim?

All claims must be submitted to Woodgate & Clark Ltd who have been appointed by the Insurers to handle all claims on their behalf. A Claim Form can be found on our website [www.marshsport.co.uk/ngis](http://www.marshsport.co.uk/ngis). Please arrange to return the fully completed form either by post to Football PA Claims Team, Woodgate & Clark Ltd, The Red House, King Street, West Malling, Kent, ME19 6QT or email [footballpaclaims@woodgate-clark.co.uk](mailto:footballpaclaims@woodgate-clark.co.uk).