

Policy Schedule
Policy No.RTT276347

Branch	Professional & Financial Risks 1st Floor Interchange Place 151-165 Edmund Street Birmingham B3 2TA	
Agency	Howden UK Group Ltd - WC3647	
Insured	The British Triathlon Federation Limited trading as British Triathlon and Triathlon England Wales Triathlon Limited Scottish Triathlon Association Limited	
Business	National governing body for triathlon	
Registered Address	PO Box 25 Loughborough Leicestershire LE11 3WX	
Period of Insurance		
From	04 th March 2019	
To	29 th September 2019	both dates inclusive
Renewal Date	30 th September	

Premium Basis Annually reassessable

Reason for Endorsement: Amendment to Categories

Insured Person		Operative Time	
Category	Description	Personal Accident Insurance	Travel Insurance
A	All officials of the Insured and coaches who are coach essential accredited and who are members of the Insured aged over 5 years of age and resident in Britain	whilst participating as an official or coach as part of an organised official activity recognised by the Insured and including direct travel between the Insured Person's place of resident and the venue of an organised official activity recognised by the Insured anywhere in the world	Not Included
B	Any legacy member of the Insured who held a full individual membership of the insured incepted prior to 04 th March 2019 aged over 5 years of age and resident in Britain	Whilst competing as part of an organised official activity recognised by the Insured and including training practicing and direct travel between the Insured Person's place of resident and the venue of an organised official activity recognised by the Insured anywhere in the world excluding any travel to or from	Not Included

		a place of work whether direct or not	
C	Any employee any programme funded athlete and other athletes (including talent squads, age group and non-elite programme athletes travelling at the client's request) of the Insured aged over 5 years of age and resident in Britain	External Journey	External Journey
D	All coaches who are coach plus accredited and who are members of the Insured aged over 16 years of age and resident in Britain	Occupational Accidents plus Commuting	Not Included
E	Any core member of the Insured aged over 5 years of age and resident in Britain	Whilst competing as part of an organised official activity recognised by the Insured and including training practicing and direct travel between the Insured Person's place of resident and the venue of an organised official activity recognised by the Insured anywhere in the UK. Whilst competing in an ETU/ITU sanctioned event anywhere in the World. Excluding any travel to or from a place of work whether direct or not	Not included
F	Any ultimate member of the Insured aged over 5 years of age and resident in Britain	Whilst competing as part of an organised official activity recognised by the Insured and including training practicing and direct travel between the Insured Person's place of resident and the venue of an organised official activity recognised by the Insured anywhere in the world excluding any travel to or from a place of work whether direct or not	Not included
G	Any core coach of the Insured aged over 5 years of age and resident in Britain	whilst participating as an official or coach as part of an organised official activity recognised by the Insured and including direct travel between the Insured Person's place of resident and the venue of an organised official activity recognised by the Insured anywhere in the world	Not included
H	Any ultimate coach of the Insured aged over 5 years of age and resident in Britain	Occupational Accidents plus Commuting	Not Included

Personal Accident Section

Benefit	Category of Insured Person			Sum Insured
	A	B	C	
	Sum Insured			
1	£10,000	£10,000	£50,000	£10,000
2	£50,000	£50,000	£50,000	£50,000
3	£50,000	£50,000	£50,000	£50,000
4	£50,000	£50,000	£50,000	£50,000
5	£100	£100	Nil	£500
6	Nil	Nil	Nil	Nil
Scale	Continental	Continental	Continental	Continental

Benefit	Category of Insured Person			Sum Insured
	E	F	G	
	Sum Insured			
1	£10,000	£10,000	£10,000	£10,000
2	£50,000	£50,000	£50,000	£50,000
3	£50,000	£50,000	£50,000	£50,000
4	£50,000	£50,000	£50,000	£50,000
5	Nil	£100	Nil	£500
6	Nil	Nil	Nil	Nil
Scale	Continental	Continental	Continental	Continental

Payment Period

In respect of Category A & B: Benefits 5 and 6 are payable per week for a maximum of 52 weeks in all not necessarily consecutive

In respect of Category D: Benefits 5 and 6 are payable per week for a maximum of 13 weeks in all not necessarily consecutive

Deferment Period

Benefits 5 and 6 are not payable for the first 14 days of any Period of Disablement

Limit per Person

If the Benefits are expressed as a multiple of Annual Salary the maximum benefit for any one Insured Person shall not exceed

a)	under Benefits 1 2 and 4	£ 1,000,000
b)	under Benefit 3	£ 500,000
c)	under Benefit 5	£ 1,000
d)	under Benefit 6	£ nil

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

1) Aircraft Accumulation	
a) Multi engined aircraft	£ 10,000,000
b) Any other aircraft or airship	£ 5,000,000
2) War while on an External Journey	£ 5,000,000
3) Terrorism (other than Nuclear Chemical or Biological Cause)	£ 5,000,000
4) Nuclear Chemical or Biological Cause	£ 5,000,000
5) Limit per Person	as stated above

Personal Accident Special Extensions – applicable to Categories A, B, C, D, F and H

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1- 6 of the Policy subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

Accident Medical Expenses	Up to 25% of any amount paid under Benefits 1- 6 subject to a maximum £25,000
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental and Optical Expenses	Up to 25% of any amount paid under Benefits 2 3 4 5 or 6 subject to a maximum £2,500
Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Facial Disfigurement	Up to a maximum of £1,000 any one Insured Person
Funeral Expenses	Up to a maximum £10,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Hospital Visiting Expenses	£100 per full 24 hours up to a maximum of £5,000

Personal Accident Special Extensions – applicable to Categories E & G

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1- 6 of the Policy subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental and Optical Expenses	Up to 25% of any amount paid under Benefits 2 3 4 5 or 6 subject to a maximum £2,500
Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Funeral Expenses	Up to a maximum £10,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Hospital Visiting Expenses	£100 per full 24 hours up to a maximum of £5,000

Travel Insurance Section

Insured Journey

External Journey Included
Internal Journey Not Included

Section (Special Extensions only operate where full cover for that Section has been purchased)	Category of Insured Person
	C
	Sum Insured
Baggage Insurance Single Article Limit Special Extensions: Business Equipment Delayed Baggage Loss of Keys	Up to £10,000 per Insured Person £3,000 or the Sum Insured whichever is the lesser Up to £3,000 per Insured Person Up to £2,000 per Insured Person Up to £500 per Insured Person
Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Incident Limit	Up to £10,000 per Insured Person subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
Evacuation Insurance Special Extensions: Trauma Risk Management Counselling Incident Limit	Up to £10,000 per Insured Person and Up to £5,000 per Insured Person and subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
Hijack Kidnap and Detention Insurance (Daily benefit payable in addition to travel & accommodation, security service, public relations, legal and medical advisor costs) Incident Limit	£300 per day up to a maximum of £100,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance
Legal Expenses Insurance	Up to £50,000 per Insured Person
Medical Repatriation and Emergency Travel Expenses Insurance Special Extensions: Funeral Expenses Hospitalisation Benefit Repatriation of Household Goods Search and Rescue Costs	Unlimited per Insured Person Up to £10,000 per Insured Person £50 per full 24 hours up to a maximum of 52 weeks Up to £2,000 per Insured Person Up to £25,000 per Incident
Money and Credit Cards Insurance Cash Limit	Up to £5,000 per Insured Person £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes
Personal Liability Insurance	Up to £5,000,000 any one Event
Personal Security Specialist Expenses Insurance Incident Limit	Up to £10,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance
Travel Delay Insurance Incident Limit	£200 after 4 hours and an additional £50 for each subsequent hour up to a maximum of £750 per Insured Person subject to a maximum of £50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
Travel Document Insurance	Up to £2,000 per Insured Person

Endorsements attaching to and forming part of Policy No.RTT276347

Endorsement A – Members

Member is defined as
All paid up individual members of the Insured excluding day members

Endorsement B – Professional Cycling or Occupational Cycling

The following exclusion is added to the Personal Accident Section

- 5 the Insured Person cycling in a professional capacity or as a result of their occupation
- 6 an Insured Person being a day Member

Endorsement C – Temporary Total Disablement

The benefit payable under Item 5 Temporary Total Disablement plus other sources of income should not exceed 75% of the Insured Persons Gross Weekly Wage

Endorsement D – Benefit 5

Benefits 5 shall not be payable if the Insured Person is not engaged in full time permanent gainful employment

Endorsement E – Accident Medical Expenses

The definition of Accident Medical Expenses is amended to read as undernoted

Accident Medical Expenses

If during the Operative Time an Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of the incurring of

- A Medical Expenses
- B Physiotherapy expenses
- C Cosmetic reconstructive treatment
- D Expenses associated with obtaining a prosthesis

The Company will pay up to 25% of any amount paid under Benefits 1 to 6 subject to a maximum of £10,000 any one Insured Person

Endorsement F - Exclusion

No benefit is payable under the policy to any Insured Person whilst engaged in any professional sporting activities.

Endorsement G – General Exclusion

General Policy Exclusions 2 is amended to read

The Company will not pay any claim after the expiry of the Period of Insurance in which the Insured Person attains the age of 85 years

Endorsement H – Exclusion

In respect of any Insured Person aged over 80 years of age under the Personal Accident Insurance only Benefits 1 2 and 3 shall apply

Endorsement J – Personal Accident Insurance Special Extensions

In respect of Categories A, B, C, D, F and H only the following Personal Accident Insurance Special Extensions shall apply

Accidental Medical Expenses
 Bereavement Counselling
 Coma Benefit
 Counselling
 Dependents Benefit
 Dental and Optical Expenses
 Facial Disfigurement
 Funeral Expenses
 Hospitalisation
 Hospital Visiting Expenses

In respect of Categories E and G only the following Personal Accident Insurance Special Extensions shall apply

Bereavement Counselling
 Coma Benefit
 Counselling
 Dependents Benefit
 Dental and Optical Expenses
 Funeral Expenses
 Hospitalisation
 Hospital Visiting Expenses

Endorsement K – Special Extension

Broken Bones Benefit

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Broken Bones as defined the Company will pay :

Broken Bones	
Arm	£200
Leg	£200

Broken Bones shall mean a breach in the structure of the bones other than hairline fractures as a result of bodily injury following an Accident and which necessitates treatment by plaster cast of one or more of the bones listed below:

- a) Arm (humerus radius ulna carpals)
- b) Leg (femur, tibia, fibula, tarsals patella)

The maximum amount payable under this benefit is £200 any one claim

Endorsement L – Special Extension

In respect of the Special Extension **Dental and Optical Expenses** it is amended to read

Optical Expenses

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of the incurring of optical expenses the Company will pay up £2,500 any one Insured Person

Dental Expenses

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of the incurring of Dental Expenses the Company will pay up to a maximum of £2,500 any one Insured Person

Endorsement M – Special Extension Facial Disfigurement

In respect of the Special Extension **Facial Disfigurement** it is amended to read

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of permanent facial disfigurement with visible scar tissue of at least 1 centimetre in length in the area from the hairline to and including the lower jaw and ears the Company will pay the following benefit

- A 1 to 5 centimetres in length £250
- B Over 5 centimetres in length £500

per Insured Person subject to a maximum of £1,000

Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy