

Howden Sport & Entertainment

Your Sports Quotation Report

Sutton in Craven Cricket Club

HOWDEN

About Howden

Howden Sport & Entertainment is a team of experts, with the sole focus of delivering risk and insurance solutions to clients in the sport and entertainment sector.

From global events through to local sports clubs and their members, we have developed deep experience and understanding of the risks faced by clients operating in this unpredictable and challenging sporting and entertainment environment. This, combined with our technical expertise, commitment to client and insurer relationships and industry leading claims service, means that we are able to deliver on all aspects of your insurance and risk management needs.

We are a team of fiercely independent, entrepreneurial self-starters who use our experience and a deep technical understanding of the sector to deliver the best outcome for our clients.

Approach

We believe that delivering effective risk and insurance advice is a constantly evolving process rather than simply a transaction. We seek to develop relationships with our clients that help them understand and prioritise the risks that they face and how best to mitigate them.

Experience

Our team comes from a diverse range of backgrounds across the industry with a deep experience of the specialist sectors in which they operate. We are able to draw upon our own experiences to help our clients make informed decisions and drive the best outcome from the insurance market.

Sustainability

As a firm that turns 25 years old last year, we have a renewed focus on our place in the world and the company we want to be. Our long-term model reflects our determination to share our success and grow in a responsible and sustainable way.

Client Centric

We are specialists, not generalists and, as an employee owned business, delivering the best solutions for our clients is personal to us. It means that we go the extra mile to innovate and solve the most difficult challenges for our clients. We believe in a flat team structure where all team members are expected to contribute fully, take responsibility and be accountable.

Where you need us to be

With operations across 12 locations in the UK and in over 90 territories around the world we are able to access local knowledge and expertise where it is needed.

Future Facing

We embrace the use of data and analytics to help our clients understand and prioritise the risks that they face. We continue to invest in bespoke online platforms and latest technology to help clients manage their needs and those of their stakeholders.

Introduction

Your Quotation

We thank you for your recent enquiry, and are now pleased to attach your Quotation, which is valid for 30 days from 30th January 2026, and is based on the risk information you have submitted. Please take time to read the information provided and contact us immediately on 0121 698 8050 if anything is unclear or if you need to make amendments.

What you need to tell us

We take this opportunity to remind you that you owe a duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have a duty to disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgment in determining whether to take the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to:

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- reduce the amount of any claim payable.

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied.

If you are not sure whether a fact is material, you should disclose it. Please contact us immediately for assistance if you do not fully understand your duty of disclosure, if you are unsure whether information may be material or if it comes to your attention that you may have not disclosed full and accurate information.

It is essential that you review the Policy Schedule, endorsements, Statement of Fact documentation and Important Terms. Please contact us immediately if any of the details are incorrect or you are unable to comply with the Statement (s) of Fact. Any misrepresentation made by you may affect the premium/cover or the insurers' decision to offer cover

Our Client Agreement

Please find our Commercial Client Agreement.

The intention of our Commercial Agreement is to, clearly and concisely; establish the basis of our relationship with you and the services that we will provide as well as detailing the important practices and procedures, which need to be followed by both of us in relation to our appointment as your agent.

We wish to draw your attention to those sections specifically highlighted in:

- Section 1, the terms of our Commercial Client Agreement will apply to all dealings between you and us, upon us receiving instruction from you to act on your behalf, until and unless we send you a further revised agreement.
- Section 3, highlights the Duty of Fair Presentation and the requirements contained within. This places a duty on you to make a Fair Presentation of the risk to the insurer.
- Section 10, particularly the Limitation of Liability provision.

If you have any questions regarding our Commercial Client Agreement do not hesitate to contact us.

What to do if you have a complaint

If you wish to complain, you may advise any member of our staff or contact us by:

Writing to: Howden Insurance brokers Limited
 Compliance
 One Creechurch Place
 London EC3A 5AF
United Kingdom

Telephone: +44 (0)20 7623 3806
E-mail: ComplianceHIBL@howdengroup.com
Fax: +44 (0)20 7623 3807

If you cannot settle your complaint with us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can be contacted by accessing:

Website: www.financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123

How to start your policy cover

Please note that any amendments you wish to make to the information you originally submitted will result in us providing a revised quotation.

If there are no amendments, and your chosen method of payment is not via Premium Credit Ltd, simply arrange for payment via the payment link below selecting the date you wish cover to commence (note this cannot be backdated)

[Proceed to make payment](#)

In so doing it will be our understanding that:

- · You are satisfied that the cover, limits and sums insured meet your current demands and needs
- · You comply with the enclosed Statement(s) of Fact
- · You have read the documentation carefully to ensure that all the information is true, complete and accurate. If not, you must contact us immediately as it may affect the validity of your policy or insurers ability to pay a claim · · You fully understand all terms and conditions contained within the documentation

Alternatively, if you wish to pay by monthly instalments via Premium Credit Ltd, please contact us to set up a mandate.

If any of the above is incorrect, please contact us to discuss.

If you have any queries, or if we can be of any further help, please do contact us immediately.

Yours sincerely,

Sport and Entertainment

Email: sportsenquiry@howdengroup.com

Navigating Your Report

The following documents are enclosed within your report, please do take time to read them and contact us immediately if their meaning is unclear, you identify any inaccuracies, it does not meet with your requirements or you are unable to meet any of your obligations

If you wish to receive a copy of the documentation in paper format by post please let us know.

Risk Information – sets out the information on which your quotation is based and how long the terms are valid for.

Premium and Payment Options – providing details of your premium breakdown, payment method options, how long the terms are valid for and how to start your cover.

Important Policy Terms – highlighting those terms in your policy which we consider to be key and, where appropriate, explaining what the consequences are if you are unable to comply with these requirements.

Statement of Demands and Needs – sets out your insurance requirements, any specific requirements and how the recommended policy meets your insurance requirements.

Our Services Explained – outlines the services we are providing to you including details about the nature of the sale, our approach to market and facility arrangements and how we are paid for our services.

Statement(s) of Fact – insurers require your agreement that all statements are true before agreeing to insure you.

Policy Schedule – detailing the quotation and cover provided (to be read in conjunction with the policy wording/s).

Policy Summary – provides key information about the insurance policy.

Your Premium & Payment Options

Underinsurance

It is important to regularly review your sums insured and policy limits to ensure they continue to remain at sufficient levels, so you are adequately protected in the event of a claim.

Underinsurance is where the level of cover under the insurance policy is insufficient to cover the cost of the claim. This usually arises where the insured party has not accurately assessed the value of the assets being covered or the potential liabilities they may face. The consequence of underinsurance can be significant and you may not be able to claim for your full loss.

If you are in doubt and wish to discuss your requirements or to make alterations, please contact us. For further information on underinsurance, please visit www.howdengroup.com/uk-en/specialty/underinsurance.

The terms quoted herein are valid for 30 days from 30th January 2026 and are based on the following risk information that you have submitted, namely:

General

Business Description You are affiliated to	Cricket The England and Wales Cricket Board
Personal Accident Cover	Cricket Board
The declared activities are	Cricket
The number of registered Adult members is	30
The number of registered Junior members is	70
Level of cover	Enhanced

Your compliance with the Statement (s) of Fact enclosed in this report. Please ensure that you read this document carefully. If you have any queries please do contact us.

There are no claims, circumstances or incidents that may give rise to a claim, that have not already been notified to us.

Statement of Price

The annual premium for the cover selected and shown as Insured in your enclosed policy schedule is:

Insurance premium:

Personal Accident Insurance

Additional Covers

None £0

Insurance Premium Tax
at the current rate of
12%

Administration charge:

Total Due:

The total price includes an administration fee of £50.00. See the 'How we are paid for our services' paragraph included in the Our Services Explained section of this quote pack, which sets out how we shall be paid, should you request us to place the quoted policy on your behalf.

Please note that any mid-term changes to your insurance policy will incur no additional fee by us, only the additional premium charged by the insurers.

This quotation is valid for 30 days with effect from 30th January 2026 and expires on 28th February 2026

Method of Payment

You may choose to pay your premium via the following options:

Payment by monthly instalment

A facility may be available from our exclusive premium finance provider: Premium Credit Limited (PCL). If you wish to explore this option, please contact us on 0121 698 8050 to discuss.

Please note: Using premium finance to pay for your insurance by monthly instalments may be more expensive than paying upfront. You may be able to fund your premium more cheaply by arranging credit elsewhere or using an alternative payment method.

Under some payment methods we offer an automatic renewal payment process - please be aware that this facility will not be available if you select the monthly direct debit method of payment

Payment in Full

- Credit Card via SagePay
- Debit Card via SagePay
- Annual Direct Debit via GoCardless (similar to BACS payment)
- Automatic renewal payment process at renewal if you have opt in to this facility previously

Automatic Renewal Payment Process

If your chosen method of payment is via Credit/Debit Card or single payment Direct Debit (via the link provided herein) and you would like to sign up to the automatic renewal payment process for next year, to ensure continuous cover, then you can opt-in via the payment portal. If you wish to opt-out, then you can do so at any time (other than within 10 days of your renewal date) via your Client Portal account or by contacting Howden on **(0)121 698 8050**.

We will send you a renewal quote 30 days before the policy expiry. If there are no changes to the risk being renewed and you have opted into the automatic renewal payment process, then no further action is required and we will provide you with a notification three business days before the scheduled collection of your renewal payment.

If you advise us of any changes to the risk being renewed, then we will issue you a revised quotation pack containing a link to the payment portal for you to complete renewal payment.

However, if you advise us of any changes to the risk being renewed, then we will issue you a revised quotation pack containing a link to the payment portal for you to complete renewal payment since the automatic renewal payment process will not operate. You can of course opt-in to the automatic renewal payment process for the following year .

IMPORTANT NOTE: Please be aware that the automatic renewal payment process will only operate if you use the payment link provided within this document. If you make an offline BACS payment or pay offline by debit or credit card the automatic renewal payment process will not operate.

Next Steps How to start your policy cover

Please note that any amendments you wish to make to the information you originally submitted will result in us providing a revised quotation.

If there are no amendments, and your chosen method of payment is not via Premium Credit Ltd, simply arrange for payment via the payment link below selecting the date you wish cover to commence (note this cannot be backdated)

Important Policy Terms

[Proceed to make payment](#)

In so doing it will be our understanding that:

- You are satisfied that the cover, limits and sums insured meet your current demands and needs
- You comply with the enclosed Statement(s) of Fact
- You have read the documentation carefully to ensure that all the information is true, complete and accurate. If not, you must contact us immediately as it may affect the validity of your policy or insurers ability to pay a claim
- You fully understand all terms and conditions contained within the documentation

Alternatively, if you wish to pay by monthly instalments via Premium Credit Ltd, please contact us to set up a mandate.

If any of the above is incorrect, please contact us to discuss.

If you have any queries, or if we can be of any further help, please do contact us immediately.

The intention of this section is to draw your attention to certain important policy provisions that apply to your policy based upon quote QSPT00836526/00.

You should carefully read your insurance documentation to ensure you fully understand the terms. At the same time, we wish to highlight those terms in your policy which we consider to be key, and where appropriate, explain what the consequences are if you are unable to comply with these requirements. In doing so, our aim is to ensure that you fully understand the obligations that you have under your insurance policy, thereby reducing the possibility of a claim being declined by insurers because you have not acted, or failed to act, in accordance with these important obligations.

If any of these terms are unacceptable, or you feel that you do not properly understand any term or explanation we have provided, please contact us immediately. This will allow us to discuss it further with you and, if appropriate seek a solution with your insurers.

What are Important Terms?

Warranties

Warranties are important clauses contained in the policy and must be exactly complied with by you at all times. Breach of a warranty may suspend (halt cover) your insurance policy. Insurers may have no liability to pay losses occurring or attributable to something happening during any such period of suspension. The period of suspension will continue until the breach has been resolved (if it is capable of being resolved). A warranty may exist in the policy using other terminology and without reference to the word 'warranty'.

Conditions Precedent

Conditions Precedent are requirements which are usually placed on the policyholder to fulfil. Not meeting those requirements may mean either that the insurer can't cover you, or that the insurer will refuse to pay in the event of a claim.

Subjectivities

Subjectivities are conditional requirements that you are expected to comply with by a certain date to receive full insurance coverage. Failure to comply with any subjectivities required by your insurer(s) may result in cover not being in place.

Exclusions

An exclusion is something which the insurer has specifically identified and not covered under the policy.

If you are unsure or are unable to comply with any important terms, please contact us immediately.

Please be aware that if you do not follow these important conditions within a specified time period insurers may suspend your cover or the insurance may become invalid. Insurers might also reduce the amount you can claim for.

Conditions / Conditions Precedent

We would like to draw your particular attention to the following conditions/conditions precedent which are contained as standard within the policy wording as follows:

England and Wales Cricket Board Scheme Personal Accident ECB ORTCPA 2024v1		
Insurer	Ortus Underwriting is a trading name of Xact Risk Solutions Limited. Underwritten by Canopius Managing Agents Limited for Lloyd's Syndicate 4444 administered by Ortus Underwriting in accordance with the authority granted under the binding authority agreements	
Header	Topic	Page
General Policy Conditions	Cancellation Our Rights to Cancel Changes to Business Activities and Occupations Contracts (Rights to Third Parties) Act 1999 Cyber Risks	9
	Failure to Comply with Policy Conditions Fair Presentation of Risk Financial Crime Interest on Benefit Payable Maximum Any One Occurrence Limit Maximum Cumulative Limit Other Insurances Trust Assignment	10
Claims Conditions	Claims Co-operation Claim Notification Claim Payment Right to Medical Records and Medical examination	11
Conditions applicable to specific covers as defined as insured on the policy schedule	Section A Personal Accident	13
Conditions Precedent		
Claims Procedure		1
Your Insurance Policy	Promptly notify any changes to information provided	4

Additional specific cover exclusions may be applied by your insurer, which are included in the Policy Schedule under the relevant section of cover.

If you are unsure or are unable to comply with any important terms, please contact us immediately.

This statement details important information, which you should consider when determining if the policy satisfies your insurance requirements, and should be read in conjunction with our Client Agreement

Your insurance requirements

You require an insurance policy which:

- covers accidental injury
- covers a weekly benefit

Our Services Explained

Your specific demands and needs

You have not made us aware of any specific insurance requirements other than your general requirement above. However, if you do have specific insurance requirements, please do contact us to discuss further.

Our recommendation

We recommend the policy detailed in this quote pack because we believe that it best meets your demands and needs as stated in 'your insurance requirements' above, in that it provides you with:

- Personal Accident insurance - protection for insured persons against death, accidental bodily injury, or disablement whilst at any meeting, function, event, training session organised by or participated in by you

The terms of the policy recommended provide a scope of cover which adequately protect your assets and liabilities at an annual premium that is appropriate in satisfying your requirements based on the information you have provided to us.

Why read this document?

It is really important to us that we explain what services you can expect from us in a way that is clear and avoids any misunderstanding. This way you can make an informed decision on the insurance policy you are buying. We try to provide enough but not too much information so, if you have any questions, please get in touch.

This document supplements, but does not replace, our Commercial Client Agreement.

Our Scope of Service

This section includes information as to the scope of our services in providing you with a quote. It should be read in conjunction with our Client Terms of Business Agreement, a copy of which has been provided to you with this quote.

Nature of Sale

We have presented this quote to you on an advised sales basis. This means that we have only presented to you quote(s) which we consider best meets your demands and needs. Advice and/or recommendations made by us are based on our understanding of your insurance requirements, which you have provided to us and are listed under 'your insurance requirements' as detailed in the Statement of Demands and Needs section of this report.

The Insurers we have approached

In our search for insurance to meet your requirements, we have used the following approach:

In obtaining a quotation for you, we have only approached

Ortus Underwriting for Personal Accident cover

Howden is not contractually obliged to obtain a quote from or place your insurance policy with any particular insurer or underwriting agent.

Facility arrangements

The quote(s) that we have presented to you has(have) been quoted under an issuing authority agreement, which is an arrangement that has been entered into between Howden and the insurer(s). Under this agreement, Howden will also

act as agent of the insurer(s) in respect of certain activities they have delegated to us. However, we will continue to act as your agent in relation to the provision of broking services.

Under this agreement, insurer(s) have authorised us, under specific parameters, to:

- Underwrite and assess the risk being insured
- Enter into agreement and commit insurer(s) for an agreed period subject to certain conditions being met
- Commit insurer(s) to the quoted contract of insurance
- Issue insurance certificates
- Extend policies for an agreed period beyond the original end date
- Agree to the cancellation of an insurance policy

How we are paid for our services

This section provides you with information on how we will be paid should you instruct us to arrange the quoted policy on your behalf. We will assume that, by instructing us to proceed, you agree to these arrangements. Should you require any further information, we would be happy to provide this to you, upon request.

We will charge you an administration fee, in respect of cost of policy administration, in particular preparation and issue of policy documents and management of bordereaux, the cost of which is set out in the 'statement of price' of this quote pack.

We will also receive commission from the insurance company with which the insurance policy will be placed. Insurance commission is money paid to Howden Insurance Brokers at a rate contractually agreed between us and the insurance company for services provided to you. It is calculated as a percentage of the insurance premium paid by you.

If any of the information is not, or no longer remains true, accurate and complete and you do not tell us, it could affect the validity of the policy or our ability to pay a claim.

Ortus Underwriting, Registered Office: 15 Westferry Circus, London, E14 4HD Registered in England Company Number: 08142321 Authorised and regulated by the Financial Conduct Authority
Underwritten by Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London, United Kingdom, EC2N 4BQ, Company Number 01514453 and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



DECLARATION AND UNDERTAKING

We declare that every statement and particular contained herein

- which is a statement of fact, is substantially correct, and
- which is a matter of expectation or belief, is made in good faith.

If any such facts, expectations and/or beliefs materially change before our insurance policy takes effect we undertake to provide details of all such changes to Howden Insurance Brokers Limited in order to comply with our obligation to provide a fair presentation of the risk to be insured under the insurance policy.

Ortus Underwriting, Registered Office: 15 Westferry Circus, London, E14 4HD Registered in England Company Number: 08142321 Authorised and regulated by the Financial Conduct Authority
Underwritten by Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London, United Kingdom, EC2N 4BQ, Company Number 01514453 and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Quotation Schedule

Personal Accident Schedule

Welcome to Ortus Underwriting. Ortus Underwriting is a trading name of Xact Risk Solutions Limited.

You should read this schedule in conjunction with your Policy Wording

These details are a record of the information provided to Ortus Underwriting. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

Registered Office 15 Westferry Circus Canary Wharf London E14 4HD

Insurance Details

Quotation Reference: QSPT00836526/00
Period of Insurance: From 01/03/2026 to 28/02/2027 (Both dates inclusive)
Date issued: 30/01/2026

Insured Details

Policyholder: The Committee for the time being of Sutton in Craven Cricket Club
Policyholder's Address: Sutton-In-Craven Cricket Club Royd Hill Sutton Lane
 Keighley
 United Kingdom
 BD20 7AJ
Insured sport: Cricket
Cover Level Selected Enhanced
Endorsement(s) applicable None

Intermediary Details

Intermediary Name: Howden Insurance Brokers Limited
Address: 1 Creechurch Place, London, EC3A 5AF
Intermediary Number: 0121 698 8000

Premium Details

Annual Premium:	£	Insurance Premium Tax:	£	Total Insurance Premium:	
Administration Fee:	£			Final Total Due:	£

Personal Accident Section

Insured Persons

Category A	Any person recognised by the Policyholder as being associated with them by way of membership, howsoever constituted, aged 3 or over but under 80 years of age and resident in Britain.
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Operative Time

Whilst participating in activities recognised within the remit of the Policyholder including;

- (i) official pre-arranged training and coaching;
- (ii) participation in external competitions sanctioned by the Policyholder;
- (iii) representing the Policyholder in the participation of their sport or activity;
- (iv) the necessary administration or running of the organisation including presentation ceremonies and social events;
- (v) travelling to and from activities taking place within the United Kingdom, Isle of Man or the Channel Islands. Cover will start from the time of leaving home or the Policyholder's premises whichever is left last and continue until arrival back at home or the Policyholder's premises whichever is reached first.

Benefits (please refer to the policy wording for full definition)

		Standard	Enhanced
1	Accidental Death	£25,000	£35,000
2	Permanent Total Loss of Sight in One Eye	£25,000	£35,000
3	Permanent Total Loss of Sight in Both Eyes	£25,000	£35,000
4	Loss of One or More Limb(s)	£25,000	£35,000
5	Permanent Total Loss of Speech	£25,000	£35,000
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£6,250	£8,750
	(b) In both ears	£25,000	£35,000
7	Permanent Total Disablement	£25,000	£35,000
	7a – 7m Permanent Partial Disablement up to	£25,000	£35,000
8	Temporary Total Disablement	Not Included	£200 per week

Payment Period

Benefit 8 is payable per week for a maximum of 52 weeks in all not necessarily consecutive

Deferment Period

Benefit 8 is not payable for the first 28 days of any Period of Disablement

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 £5,000,000 subject to the following inner limits:

- 1) Aircraft Accumulation
 - a) Multi-engined aircraft £ 5,000,000
 - b) Any other aircraft or airship £ 1,000,000

Personal Accident Special Extensions

The following special extensions shall be payable in addition to any Benefit paid under the Personal Accident Section Benefits 1- 8 of the Policy subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

		Standard	Enhanced
9	Emergency Dental Treatment up to	£750	£1,500
10	Hospitalisation per day maximum number of days	£25 20	£25 20
11	Accident Medical Expenses up to	25% of amount paid under Benefits 1 to 8	25% of amount paid under Benefits 1 to 8
12	Coma per day maximum number of days	£25 183	£25 183
13	Optical Expenses up to	£750	£1,500
14	Physiotherapy following a valid Temporary Total Disablement claim maximum Benefit amount	Not Covered	£1,000

Endorsements – applicable to all sections

None

Ortus Underwriting is a trading name of Xact Risk Solutions Limited who is authorised and regulated by the Financial Conduct Authority (FCA). Xact Risk Solutions Ltd registration number is: 08142321. Registered office 15 Westferry Circus, Canary Wharf, London, E14 4HD
Underwritten by Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London, United Kingdom, EC2N 4BQ, Company Number 01514453 and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Howden England and Wales Cricket Board Scheme Personal Accident Insurance
Insurance Product Information Document
Company: Canopus Managing Agents Limited Product: Personal Accident**

This Insurance is provided by Canopus Managing Agents Limited (Firm reference number: 204847) and underwritten by Ortus Underwriting for Lloyd's Syndicate 4444. (Firm reference number: 590914). Canopus Managing Agents Limited whose registered office is Floor 29, 22 Bishopsgate, London, United Kingdom, EC2N 4BQ is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority.

This document contains some important facts about your Personal Accident Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

This is a Personal Accident Insurance policy. This Insurance covers you against Bodily Injury which occurs during the Operative Time within the Period of Insurance.

What is insured?

- 1. Accidental Death
- 2. Permanent Total Loss of Sight of One Eye
- 3. Permanent Total Loss of Sight of Both Eyes
- 4. Loss of One or More Limb(s)
- 5. Permanent Total Loss of Speech
- 6. Permanent Total Loss of Hearing In One Ear
- 7. Permanent Total Loss of Hearing In Both Ears
- 8. Permanent Total Disablement
- 9. Temporary Total Disablement
- 10. Dental Expenses
- 11. Hospital In-Patient Expenses
- 12. Medical Expenses
- 13. Coma Benefit

13. Optical Expenses

14. Physiotherapy Expenses

You may not be covered for all of the above

items. For a comprehensive list of all of the

benefits you have selected and the sums

insured provided by this Insurance, please see the Policy Schedule and Policy Wording.



What is not insured?

- × Participation in: Any form of operational duties as a member of the armed forces; Aeronautics or aviation, other than as a passenger; Riding or driving in any kind of race; Mountaineering or rock climbing; Sports tours.
- × Any claim arising from: Intentional self-injury, Suicide or attempted suicide; Provoked assault or fighting; any Criminal act; Engagement in riots of any kind; Deliberate exposure to exceptional danger.
- × Any claim resulting from Illness or natural cause
- × Any claim resulting directly from the influence of alcohol
- × Any claim which occurs whilst the Insured Person is in a state of insanity temporary or otherwise.

- ✗ Any claim arising out of War in the UK or in a Country known to be in a state of War at the commencement of travel.
- ✗ An act of Terrorism which involves the use of nuclear weapon or device or chemical or biological agent.
 - ✗ Any claim arising from exposure to Radiation.
- ✗ Any claim arising from a disability or condition for which medical advice or treatment has been given prior to the inception of this Insurance.
- ✗ Any psychiatric, mental or nervous disorder including anxiety and/or depression.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



Are there any restrictions on cover?



- Where an Insured Person is a Dependant Child:
 - (a) Accidental death shall be limited to £2,500
 - (b) Item 8 shall be reduced to £25 and for Out of Pocket Expenses only (c) Item 14 shall be reduced to £500
 - Where an Insured Person is over the age of 65 years at the effective date of this Policy:

The definition for Permanent Total Disablement shall be amended to read as follows:
 “Disablement which entirely prevents the Insured Person from attending to any business or occupation of any and every kind and which lasts twelve consecutive months and at the expiry of that period is beyond hope of improvement”
 - In respect of Items 1-7 of the Policy Schedule, the total sum payable for any one or more Accidents to any one Insured Person shall not exceed in all during the Period of Insurance the largest amount of benefit payable under any one of such Items.
 - We will not pay for more than one of Items 1-7 of the Policy Schedule in respect of the same Accident.
 - Item 8 of the Policy Schedule is limited to a maximum of 65% of the Insured Person’s Gross Weekly Wage during the twelve months immediately prior to the Accident giving rise to the claim.
 - If payment of a claim is made under Item 8 of the Policy Schedule and subsequently a benefit is claimable under Items 1-7 of the Policy Schedule from the same Accident, then any amount already paid shall be deducted from any lump sum payment due.
 - The Medical Expenses will only cover those amounts not already covered by other insurances.
- For a comprehensive list of all of the Policy Conditions of this Insurance, please see the Policy Wording.



Where am I covered (Geographical Limits)?

You are covered anywhere in the world unless otherwise stated in the Policy Schedule.



What are my obligations?

- Any change in your business activities must be notified to your Broker and agreed in writing by us.
- Any change to the Insured Person's occupation as originally disclosed to us must be notified to your broker and agreed complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this insurance you must:
 - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.

- notify your broker as soon as practicable.
- provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
- provide your broker with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.

When and how do I pay? Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.

How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.

The logo for Howden, featuring the word "HOWDEN" in a bold, dark green, sans-serif font. The letters are closely spaced and have a slightly irregular, hand-drawn appearance. The logo is positioned on the left side of the page, partially overlapping a large, light green circular shape that extends from the left edge.

Howden Insurance Brokers Limited. [howdenbroking.com](https://www.howdenbroking.com)

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