

Football team
Group Personal accident insurance
Policy wording

Underwritten by



Bluefin

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Introduction

Please take time to read all parts of the Policy to make sure they meet your needs and that you understand the terms, conditions and exclusions. If you wish to change anything or if there is anything you do not understand, please let your insurance intermediary know, or speak to your local **ACE** contact.

The parts of this Policy are;

- Introduction and the Insurance Agreement
- Policy Definitions
- What the Policy covers and
- What the Policy does not cover
- Policy Conditions
- Claims information
- Complaints procedures and regulatory information
- Policy Schedule

Insurance Agreement

The **Insured** and ACE European Group Limited (**ACE**) agree that:

The **Insured** will pay the **Premium**.

ACE will subject to the terms, conditions and exclusions of this Policy, provide the Insurance in the manner and to the extent set out in this Policy. All information supplied to **ACE** by the **Insured** shall be incorporated into and be the basis of this Policy.

This Policy, the Policy Schedule(s) and endorsements, if any, shall be read together as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.

Law Applicable to Contract

This Policy shall be governed by and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. The language of this Policy and all communications relating to it shall be in the English language.

Important Contact Details

ACE Claims

Telephone: 0845 8410059
e-mail: ah.ukclaims@acegroup.com

Financial Ombudsman

Telephone: 0845 080 1800
e-mail: enquiries@financial-ombudsman.org.uk
web: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

Telephone: 020 7892 7300
web: www.fscs.org.uk

Please keep this Policy in a safe place. You may need to refer to it if you make a claim.



Andrew Kendrick
Chairman and CEO
ACE European Group Limited

Policy Definitions

Whenever the following words or phrases appear **bold**, they will have the meanings as described below

£
means **United Kingdom** pounds sterling.

ACE
means ACE European Group Limited.

Accident & Accidental
means a sudden identifiable violent external event which happens by chance and which could not be expected, or unavoidable exposure to severe weather.

Aggregate Limit
means the maximum amount that **ACE** will pay per **Event** in total under this and any other policies issued by **ACE** to the **Insured**.

Annual Salary
means the gross salary or wages payable per annum (excluding bonus payments) to the **Insured Person** as remuneration for services provided immediately preceding the date of occurrence of the **Accident** giving rise to **Bodily Injury**.

Benefit Period
means the maximum (but not necessarily consecutive) period for which benefits are payable in respect of any **Insured Person** for any one **Accident**. The benefit period commences at the end of the **Deferment Period**, if any.

Bodily Injury
means injury which is caused solely by **Accidental** means and which independently of **Illness** or any other cause, occurs within 12 months from the date of the **Accident**.

Death
means death caused by **Bodily Injury**.

Deferment Period
means a period at the beginning of a period of **Temporary Total Disablement** during which benefits are not payable.

Effective Time
means the time, during a **Period of Insurance**, when an **Insured Person** is covered – as detailed in the Schedule.

Event
means all instances of loss arising out of and directly occasioned by one sudden, unexpected, unusual and specific event occurring at an identifiable time and place.

Hospital
means any establishment which is registered or licensed as a medical or surgical hospital in the country in which it is located and where the **Insured Person** is under the constant supervision of a qualified medical practitioner.

Hospital Confinement
means any continuous period of 24 hours or more during which time the **Insured Person** has been confined to **Hospital**.

Illness
means any illness, disease, medical complaint or medical condition which is not **Accidental Bodily Injury** and which is contracted by an **Insured Person**.

Insured
means the Insured named and shown in the Schedule.

Insured Person
means any person or category of persons described under this heading in the Schedule.

Loss of Hearing
means total and irrecoverable deafness confirmed by audiometer and sound threshold tests.

Loss of Internal Organ
means total and permanent:
a) loss by removal: or
b) effective loss of use of one lung or one kidney, the spleen or the liver.

Loss of Limb
means in respect of:
a) an arm – amputation or complete and permanent loss of use - at or above the wrist;
b) a leg – amputation or complete and permanent loss of use - at or above the ankle (talo-tibial joint).

Loss of Sight
means to be deemed to have occurred:
a) in both eyes when the **Insured Person's** name has been added to the register of Blind Persons maintained by the government on the authority of a qualified ophthalmic specialist; or
b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the **Insured Person** is only able to see at 3 feet that which they should normally be able to see at 60 feet) and **ACE** is satisfied that the condition is permanent and without expectation of recovery.

Loss of Speech
means total and permanent loss of speech.

Maximum Limit
means the maximum amount shown in the Schedule payable for any **Insured Person** for all **Bodily Injury** arising from any one **Accident**.

Nuclear, Chemical or Biological Weapons or Agents
means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent.

Period of Insurance

means the period between and inclusive of the dates shown from: and to: in the Policy Schedule commencing at 00.00 hours on the earliest date shown and expiring at midnight on the latest date shown. Both dates refer to local standard time at the address of the **Insured** as shown in the Policy Schedule.

Permanent Disabling Injury

means **Loss of Sight, Loss of Hearing, Loss of Speech or Loss of Limb**.

Permanent Total Disablement

means disablement other than any **Permanent Disabling Injury** which has lasted for at least 12 months and which in **ACE's** opinion is beyond hope of recovery and will in all probability continue for the remainder of the **Insured Person's** life, will prevent the **Insured Person** from engaging in or giving attention to:

- a) their **Usual Occupation** if in gainful employment;
- b) business profession or occupation of any and every kind if the **Insured Person**:
 - i) is not in gainful employment
 - ii) is employed solely as a footballer
 - iii) has football as their main employment;
- c) business schooling profession or occupation of any and every kind if the **Insured Person** is under 16 years of age or under 18 years of age and in full time education for the remainder of their life.

Premium

means the amount specified or referred to in the Policy Schedule in respect of the specified **Period of Insurance** which is payable by the **Insured** to **ACE**.

Student

means an **Insured Person** who is in full time education and enrolled or attends classes at a school, college, or university.

Temporary Total Disablement

means temporary disablement which entirely prevents the **Insured Person** from engaging in their **Usual Occupation**.

Terrorism

means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

United Kingdom

means England, Scotland, Wales and Northern Ireland (excluding the Isle of Man and the Channel Islands).

Usual Occupation

The tasks, duties and other functions, which the **Insured Person** normally performs in connection with their occupation.

War

means armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Weekly Wage

means the average of the gross weekly amount (or in the case of salaried employees 1/52nd of the **Annual Salary**) payable to the **Insured Person** as a wage or salary for services provided as set out in the **Insured Person's** contract of employment, (excluding bonus payments) in the thirteen weeks immediately preceding the date of commencement of the period of **Temporary Total Disablement**.

Working Day

means each complete day of **Temporary Total Disablement** during which, had it not been for the disablement, the **Insured Person** would normally have been working or engaging fully in their **Usual Occupation**.

What this Policy covers

Injury

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** that causes **Bodily Injury** to an **Insured Person** which results in:

- a) Death
- b) Permanent Total Disablement
- c) Permanent Disabling Injury
- d) Temporary Total Disablement

ACE will pay the **Insured Person** the amounts shown in the Schedule.

Extensions of Cover – Applicable to both Adult and Youth Teams

Rehabilitation and Retraining Expenses

Where **Bodily Injury** results in the **Permanent Total Disablement** benefit becoming payable for an **Insured Person**, ACE will indemnify the **Insured Person** up to £2,500 for reasonable costs incurred to rehabilitate and/or retrain the **Insured Person** for an alternative occupation, subject to ACE's prior written approval being obtained.

Legal Advice

During the **Period of Insurance** the **Insured Person** may call ACE Assistance on 020 71737807, quoting 72438, to obtain personal legal advice over the telephone. The advice may include but is not limited to:

- a) Advice where injury has been caused by the negligence of a third party.
- b) Advice on employment issues including redundancy, bullying, harassment, unfair discrimination and retirement.

Extensions of Cover – Applicable to Adult Teams Only

Emergency Medical Expenses

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** and causes **Bodily Injury** to an **Insured Person** and directly as a result of, the **Insured Person** incurs any additional reasonable emergency medical expenses for immediate and urgent treatment, ACE will reimburse the **Insured Person** up to £500.

Emergency Dental Pain Relief Expenses

ACE will pay up to a maximum of £200 if during the **Period of Insurance** and **Effective Time**, external oral impact results in damage to the **Insured Person's** teeth which necessitates immediate emergency pain relief. This extension does not cover any other procedure other than the relief of pain.

Hospitalisation Benefit

If during the **Period of Insurance**, an **Accident** occurs during the **Effective Time** shown in the Schedule and the **Insured Person** sustains **Bodily Injury** which, independently of **Illness** or any other cause, results in their **Hospital Confinement**, within twelve calendar months from the date of the **Accident**, ACE will pay the **Insured Person** £20 for each complete twenty-four hour period of such **Hospital Confinement** up to a maximum benefit of £1,800.

Extra Travel Expenses

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** and causes **Bodily Injury** to an **Insured Person** and directly as a result of, the **Insured Person** incurs any additional reasonable travel expenses, ACE will pay the **Insured Person** for any additional reasonable travel expenses incurred up to an amount of £25 per week for a maximum period of 4 weeks in addition to any other benefit payable to the **Insured Person**.

Broken Bones Benefit

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** that causes **Bodily Injury** to an **Insured Person** and directly as a result, the **Insured Person** fractures one or more of the bones listed below:

- i) Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella)
- ii) Arm (Humerus, Radius, Ulna) or Wrist (Carpals)
- iii) Cheek Bone (Malar)
- iv) Collar Bone

ACE will pay the **Insured Person** a Benefit of £100.

Home Help

Temporary Total Disablement cover includes **Insured Persons** whose occupations are as full time house wives or house husbands. In the event of such a claim, ACE will indemnify the **Insured Person** up to the Benefit stated in the Schedule for additional costs incurred (excluding costs charged by member of the **Insured Person's** family) in respect of household duties that the **Insured Person** is unable to perform due to **Temporary Total Disablement**.

To validate such a claim the **Insured Person** must provide invoices or receipts as evidence of costs incurred for services that the **Insured Person** was unable to undertake. Medical certificates will also be required to confirm that the **Insured Person** is unable to carry out 100% of their usual duties. This benefit will not be payable to any **Insured Person** who receives any form of income or benefit, including state benefits.

Optional Extensions of Cover – Applicable to Adult Teams Only

This describes a number of additional benefits which are provided as an extension of cover when shown as Insured in the Schedule.

Loss of Teeth

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** and causes **Bodily Injury** to an **Insured Person** and directly results in the loss of permanent natural teeth, **ACE** will pay up to £200 in total for all teeth lost or partially lost. Claims for partial loss of tooth or teeth shall be calculated by assessing the percentage of tooth lost in relation to the maximum benefit payable. This cover does not apply to deciduous (milk) teeth, dental implants, crowns, veneers, dentures, bridges or intra orally wear and tear of teeth.

Broken Bones additional Top Up

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** and causes **Bodily Injury** to an **Insured Person** and directly as a result, the **Insured Person** fractures one or more of the bones listed below:

- i)** Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella)
- ii)** Arm (Humerus, Radius, Ulna) or Wrist (Carpals)
- iii)** Cheek Bone (Malar)
- iv)** Collar Bone

ACE will pay the **Insured Person** an additional £50 on top of the Broken Bones Benefit specified earlier in the extensions of cover under this policy.

Physiotherapy Cover

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** that causes **Bodily Injury** to an **Insured Person** and directly results in a valid:

1. **Temporary Total Disablement** claim

or

2. Broken Bones claim

under this Policy, **ACE** will pay the **Insured Person** 50% of the costs for each session of necessary physiotherapy incurred within 12 months of **Bodily Injury**, up to a maximum of £25 per visit, for total of 6 sessions provided that the **Insured Person** has a written referral from their General Practitioner for physiotherapy arising from such **Bodily Injury**.

This cover does not apply if treatment has been received by the NHS or claimed for under a current private medical insurance or any other insurance policy.

Extensions of Cover – Applicable to Youth Teams Only

Emergency Dental Pain Relief Expenses

ACE will pay up to an amount shown in the schedule, if during the **Period of Insurance** and **Effective Time**, external oral impact results in damage to the **Insured Person's** teeth which necessitates immediate emergency pain relief. This extension does not cover any other procedure other than the relief of pain.

Emergency First Aid Expenses

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** that causes **Bodily Injury** to an **Insured Person** and directly as a result of, the **Insured Person** incurs any additional reasonable emergency medical expenses for immediate and urgent treatment, **ACE** will reimburse the **Insured Person** up to the amount shown in the schedule.

Hospitalisation Benefit

If during the **Period of Insurance**, an **Accident** occurs during the **Effective Time** shown in the Schedule and the **Insured Person** sustains **Bodily Injury** which, independently of **Illness** or any other cause, results in their **Hospital Confinement**, within twelve calendar months from the date of the **Accident**, **ACE** will pay the **Insured Person** £15 for each complete twenty-four hour period of such **Hospital Confinement** up to a maximum benefit of £420.

Broken Bones Benefit

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** that causes **Bodily Injury** to an **Insured Person** and directly as a result of, the **Insured Person** fractures one or more of the bones listed below:

- i)** Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella)
- ii)** Arm (Humerus, Radius, Ulna) or Wrist (Carpals)
- iii)** Cheek Bone (Malar)
- iv)** Collar Bone

- v)** Finger or toe

ACE will pay the **Insured Person** up to the amount shown in the schedule.

Extensions of Cover – Applicable to Youth Team Platinum cover Only

This describes a number of additional benefits which are provided as an extension of cover when Platinum scale is shown in the Schedule.

Loss of Teeth

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** that causes **Bodily Injury** to an **Insured Person** and directly results in the loss of permanent natural teeth, **ACE** will pay up to £250 in total for all teeth lost or partially lost. Claims for partial loss of tooth or teeth shall be calculated by assessing the percentage of tooth lost in relation to the maximum benefit payable. This cover does not apply to deciduous (milk) teeth, dental implants, crowns, veneers, dentures, bridges or intra orally wear and tear of teeth.

Physiotherapy Cover

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** and causes **Bodily Injury** to an **Insured Person** that directly results in a valid:

1. **Temporary Total Disablement** claim
or

2. Broken Bones claim
under this Policy, **ACE** will pay the **Insured Person** 50% of the costs for each session of necessary physiotherapy incurred within 12 months of **Bodily Injury**, up to a maximum of £25 per visit, for total of 6 sessions provided that the **Insured Person** has a written referral from their General Practitioner for physiotherapy arising from such **Bodily Injury**.

This cover does not apply if treatment has been received by the NHS or claimed for under a current private medical insurance or any other insurance policy.

Parent/Legal Guardian Inconvenience Expenses

If an **Accident** occurs during the **Period of Insurance** and **Effective Time** that causes **Bodily Injury** to an **Insured Person** and directly as a result, the **Insured Person's** parent or legal guardian incurs unforeseen additional reasonable travel expenses, **ACE** will pay the **Insured Person** for any additional reasonable travel expenses up to an amount of £100.

What this Policy does not cover

This Part of the policy provides details of all Exclusions.

ACE will not pay any claim which is caused by or results from:

1. the **Insured Person** committing a criminal act or taking part or whilst engaged in civil commotions or riots of any kind;
2. alcoholism or solvent abuse, or as a result of drugs ingested (except for drugs which are properly prescribed), or whilst driving with an alcohol level in the blood which exceeds the legal limit of the country in which the **Insured Person** is driving;
3. the **Insured Person** travelling to any country which is or whose armed forces are engaged in **War** within its own borders;
4. 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;
5. the **Insured Person** engaging in any form of air travel, unless travelling as a fare-paying passenger in an aircraft which is provided and operated by an airline or air charter company which must be licensed for this;
6. **War** in the **United Kingdom** or country of residence;
7. being a professional footballer;
8. **Permanent Total Disablement, Permanent Disabling Injury or Temporary Total Disablement** attributable to arthritic or other degenerative conditions in the joints, bones, muscles, tendons or ligaments;
9. **Temporary Total Disablement** if the **Insured Person** has no **Usual Occupation** or if the **Insured Person's Usual Occupation** is as a footballer;
10. any claim arising out of or consequent upon travel to Afghanistan, Iraq, Ivory Coast, Somalia or Chechnya;
11. repetitive stress (strain) Injury or syndrome or any gradually operating cause;
12. motor cycling other than in respect of mopeds or scooters up to 50cc.
13. suicide, attempted suicide or deliberate self-inflicted injury by the **Insured Person** regardless of the state of their mental health;
14. club social events that include fireworks, bonfires, driving events, bouncy castles, water sports or any activity above 3 metres off the ground;
15. post traumatic stress disorder or related syndromes or any psychological or psychiatric condition;
16. any **illness** or disease not directly resulting from **Bodily Injury**;
17. any claim in excess of:
 - i) the **Aggregate Limits**;
 - ii) the **Maximum Limit per Insured Person**; as shown in the Schedule;
18. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel including the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Policy Conditions

Benefit Limits

1. ACE will not pay more than the **Maximum Limit** for benefits 1 to 7 or any other sum insured as shown in the Schedule for any **Insured Person**.
2. ACE will not pay more than one of the Benefits 1 to 7 shown in the Schedule in respect of any one **Insured Person** for **Bodily Injury** arising from the same loss.
3. The **Maximum Limit** payable in respect of **Death** of an **Insured Person** under 16 years of age or under 18 years of age and in full time education shall not exceed £10,000 or any other sum insured as shown in the Schedule whichever is the lower.
4. The **Maximum Limit** for a weekly benefit payable for **Temporary Total Disablement** will not exceed 100% of the **Insured Person's** normal **Weekly Wage**.

It is the duty of the **Insured** or **Insured Person** to inform ACE if any claim payment does exceed these limits. Payment will be proportionately reduced until these limits are not exceeded.

5. Payment by ACE to the **Insured Person** of any weekly benefit does not prejudice the **Insured's** or **Insured Person's** entitlement to any other benefit but payment of weekly benefits will cease if ACE pays any of benefits 1 to 7 as shown in the Schedule and ACE will not be liable to pay any further benefits in respect of the same **Insured Person** for the same loss.
6. Where a period of **Temporary Total Disablement**, or part thereof, is less than a complete week the amount payable for each **Working Day** shall be pro rata of the **Insured Person's Weekly Wage**.
7. ACE will not pay more than one of benefit 8 as shown in the Schedule in respect of any one **Insured Person** for the same loss.
8. ACE will not pay more than one of benefit 8 as shown in the Schedule for an accident arising from separate originating losses concurrently.
9. Any contributory degenerative condition or disablement (as determined by a Qualified Medical Practitioner) known by the **Insured Person** to be in existence at the time of sustaining **Bodily Injury** will be taken into account by ACE in assessing the level of benefit payable.

10. If the aggregate amount of all benefits payable under this Section exceeds the applicable **Aggregate Limit** the benefit amount payable for each **Insured Person** shall be proportionately reduced until the total of all benefits does not exceed such **Aggregate Limit**. Where one or more Policies has been issued by ACE in the name of the **Insured**, only the greatest **Aggregate Limit** shall apply over all.
11. ACE will not pay more than £25 per week to an **Insured Person** if they are a **Student** under Benefit 8 for Adult Teams.
12. If the **Insured Person** is a **Student**, the maximum **Benefit Period** under Benefit 8 is 6 weeks for Adult Teams.

Reasonable Precautions

The **Insured** and **Insured Person** shall take all reasonable steps to avoid or minimise any loss or damage.

Adjustable Premiums

If it has been agreed that any part of the premium, being based on estimated numbers, is adjustable then the **Insured** shall within 30 days of the end of the **Period of Insurance** provide the actual numbers to ACE and the premium will be adjusted accordingly.

Arbitration

If any difference arises as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the relevant statutory provisions.

Where any difference is to be referred to arbitration in accordance with this condition, the making of an award shall be a condition precedent to any right of action against ACE.

Assignment

Subject to the General Condition headed 'Payment of Benefits', the benefits under this Policy may not be assigned by the **Insured Person**. ACE shall not be bound to accept or be affected by any notice or any trust, charge, lien, purported assignment or other dealing with or relating to this Policy.

Payment of Benefits

Notwithstanding the General Condition headed 'Assignment', where in relation to any Claim the **Insured**, at its discretion, directs ACE to do so, ACE shall pay benefits to, or indemnify, a named **Insured Person** and the receipt of such **Insured Person** shall be a sufficient discharge of ACE's liability to indemnify or pay the benefits concerned.

Change in Business Description

The **Insured** shall give written notice within a reasonable time of any alteration in the **Insured's** business.

Misdescription

This Policy will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material particular by or on behalf of the **Insured** or the **Insured Person**.

Cancellation

ACE may cancel this Policy by giving thirty days written notice to the **Insured** at their last known address and in such event the **Premium** for the period up to the date when the cancellation takes effect shall be calculated and **ACE** shall promptly return any unearned portion of the **Premium** paid.

In the event of cancellation by **ACE** the **Insured** must notify all **Insured Persons** of such cancellation.

The **Insured Person** may withdraw from the cover provided by this Policy at any time by giving notice to the **Insured**. No refund of Premium will be payable.

The **Insured** may not cancel this Policy.

ACE reserves the right to retain the annual **Premium** where claims have occurred in the **Period of Insurance** when cancellation takes place.

Compliance with Policy Requirements

Where the **Insured** or the **Insured Person** or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy **ACE** reserves the right not to pay a claim.

Contracts (Rights of Third Parties) Act

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this Policy. Only **ACE** and the **Insured** or **Insured Person** can enforce the terms of this Policy. No other party may benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.

Disappearance

If an **Insured Person** disappears and after a suitable period of time it is reasonable for the Police or registration authorities to believe that such **Insured Person** has died as a result of **Bodily Injury**, the **Death** benefit shall become payable subject to a signed undertaking being given by the executor's of the deceased's estate that if the belief is subsequently found to be wrong such **Death** benefit shall be refunded to **ACE**.

Interest

No sum payable by **ACE** under this Policy shall carry interest unless payment has been unreasonably delayed by **ACE** following receipt of all the required certificates, information and evidence necessary to support the claim. Where interest becomes payable by **ACE**, it will be calculated:

1. from the date of final receipt of such certificates, information or evidence and
2. at the base rate established by the Bank of England on such date.

Material Disclosure

It is the **Insured's** and **Insured Person's** responsibility to provide complete and accurate information to **ACE** when applying for and throughout the life of this Policy. It is important that all statements made in the application, over the telephone, on claim forms and other documents are full and accurate. Please note that if the **Insured** or the **Insured Person** fails to disclose any material information to **ACE** this could invalidate the insurance cover and could mean that part or all of a claim may not be paid.

Policy Age Limit

Unless otherwise agreed by **ACE** and specifically noted in this Policy no person

- i) over the age of 55 under Category A as shown in the schedule
- ii) over the age 75 under Category B as shown in the schedule

will be covered by this Policy.

Other Taxes or Costs

ACE is required to notify the **Insured Persons** that other taxes or costs may exist which are not imposed by **ACE**.

Right to Change

ACE reserves the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance for legal, regulatory or taxation reasons.

Claims Notification and Conditions

Claims notification

On the happening of any occurrence likely to give rise to a claim notice shall be given to the **ACE** Claims Service Team as soon as reasonably possible after the date of the occurrence.

Postal Address: 200 Broomielaw, Glasgow G1 4RU.
Telephone: 0845 841 0059 (Within UK only)
International: +44 (0)141 285 2999
E-mail: ah.ukclaims@acegroup.com

Claims Conditions

1. The **Insured** and/or **Insured Person** shall at their own expense furnish **ACE** such certificates, information and evidence as **ACE** may from time to time reasonably require in the form prescribed by **ACE**. **ACE** shall be allowed at its own expense, upon reasonable notice to the **Insured**, to request a medical examination of an **Insured Person** as appropriate.
2. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the **Insured** or anyone acting on the **Insured's** behalf or by an **Insured Person** or any **Insured Person's** legal representatives to obtain benefit under this Policy **ACE** shall be under no liability in respect of such claim.

3. The **Insured Person** shall as soon as possible after the occurrence of any **Accidental Bodily Injury**:
 - a) obtain and follow the advice of a Qualified Medical Practitioner;
 - b) co-operate with and follow the advice of an independent rehabilitation case manager where appointed by **ACE**

and **ACE** shall not be liable for any consequences of the **Insured Person's** failure to cooperate and obtain and follow such advice and use such appliance or remedies as may be prescribed.

4. In the event of the **Death** of the **Insured Person**, **ACE** will be entitled to have a post-mortem examination carried out at its own expense. The benefit payable for **Death** will be paid to the estate of such **Insured Person**.
5. If the **Insured Person** is aged under 18 years, **ACE** will pay the Parent or Legal Guardian of the **Insured Person**, for the benefit of **Insured Person**. The Parent or Legal Guardian's receipt shall be a full discharge of all liability by **ACE** in respect of the Claim for such benefit amount.

Complaints Procedures

ACE is dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance please contact:

- a) Bluefin
Castlemead, Lower Castle Street, Bristol, BS1 3AG
Telephone: 0117 908 4001
- b) **ACE's** Customer Service Manager
200 Broomielaw, Glasgow G1 4RU.

Telephone: 0800 389 8425 (Within UK only)
E-mail: A&Hcustserv.complaints@acegroup.com

- c) The Financial Ombudsman Service (FOS) may be approached for assistance if the **Insured** or **Insured Person** is dissatisfied with **ACE's** final response. Its contact details are:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800
E-mail: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an **Insured** or **Insured Person's** Statutory Rights relating to this Policy. For further information about Statutory Rights the **Insured** or **Insured Person** should contact the Office of Fair Trading or the Citizens Advice Bureau.

Data Protection

ACE fully accepts its responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to it.

ACE is part of the **ACE** Group of companies. It and the group companies will use information given together with other information for the administration of this Policy, the handling of claims and the provision of customer services. The information may also be disclosed to **ACE's** service providers and agents for these purposes. It may be disclosed to the **Insured's** and **Insured Person's** agents, where appointed. It may also be used for the purposes of fraud prevention including passing details to other insurers and regulatory bodies.

Where the **Insured** or **Insured Person** has provided information about another person in connection with the purchase and performance of this insurance Policy, **ACE** will assume they have appointed the **Insured** or **Insured Person** to act for them, that they have consented to the processing of their personal data, including sensitive personal data and they have consented to the transfer of their information abroad.

ACE (or reputable organisations selected by them) may monitor and/or record communication to **ACE**, to ensure consistent servicing levels and account operation.

ACE will keep information about the **Insured** or **Insured Person** only for so long as it is appropriate. The **Insured** or **Insured Person's** each has a right to request a copy of the information (for which **ACE** may charge a small fee) and to correct any inaccuracies. To make sure instructions are followed correctly and to improve **ACE's** service through staff training, telephone calls may be recorded.

Our contact details are:

The A&H Customer Service Manager,
ACE European Group Limited,
200 Broomielaw,
Glasgow,
G1 4RU.

Telephone: 0800 389 8425
E-mail: cust.servuk@acegroup.com

Financial Services Compensation Scheme

In the unlikely event that **ACE** is unable to meet its liabilities, the **Insured Person** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

The relevant contact details are:

Financial Services Compensation Scheme,
7th Floor,
Lloyds Chambers,
1 Portsoken Street,
London,
E1 8BN.

Telephone: 020 7892 7300
Website: www.fscs.org.uk

Bluefin
Castlemead,
Lower Castle Street,
Bristol, BS1 3AG
Tel: 0845 872 5061
Web: www.bluefingroup.co.uk/footballpa
E mail: footballpa@bluefingroup.co.uk

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Head Office: ACE Building, 100 Leadenhall Street, London, EC3A 3BP.
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