



# MARTIALGUARD CLUBS AND ASSOCIATIONS

## POLICY OVERVIEW



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Allianz Insurance plc is one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we have been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with Towergate Insurance for your MartialGuard cover to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

**Should you need any further details or have any questions Towergate Insurance will be delighted to help.**

**Please contact them or visit their website:**

**[www.martial-arts-insurance.co.uk](http://www.martial-arts-insurance.co.uk)**

**Address: Pegasus Court, Olympus Avenue,  
Tachbrook Park, Warwick,  
CV34 6LW**

**Telephone: 01926 439511**

**Email: [martialguard@towergate.co.uk](mailto:martialguard@towergate.co.uk)**

# MartialGuard Clubs and Associations Policy Overview

This is a policy overview only and does not contain the full terms and conditions of the contract. The covers applicable will depend on the level of policy cover you have chosen, details of which can be found within the quote or policy schedule. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

## What is the MartialGuard Clubs and Associations Policy?

The MartialGuard Clubs and Associations Policy is designed to cover the main insurance needs of a martial arts club or association. Most covers are optional for your selection and the covers available are as shown.

The policy is underwritten by Allianz Insurance plc.

## What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your quote or policy schedule) and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

## How do I cancel the contract?

The policy may be cancelled at your request. A pro-rata return of the annual premium will be provided, less the broker administration fee.

To cancel the policy, please contact Towergate Insurance who arranged the policy.

## How do I make a claim?

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should contact the following Allianz claims handling office:
  - promptly, if an incident occurs that may lead to you making a claim
  - immediately, in the event of a serious accident, loss or damage
  - please provide your policy number and as much information as possible about the claim

Allianz Claims  
PO Box 10509  
51 Saffron Road  
Wigston  
LE18 9FP

Telephone: 0344 893 9500

Lines are open from 9am to 5pm Monday to Friday

24 Hour Claim Notification

If you have to notify us of a claim outside of our normal operating hours please contact us on our 24 hour claim notification telephone 0345 604 9824.

## Your obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to Towergate Insurance about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

## Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

## How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager  
Allianz Insurance plc  
57 Ladymead  
Guildford  
Surrey  
GU1 1DB

Telephone number: 01483 552438

Email: [accasm@allianz.co.uk](mailto:accasm@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: [accasm@allianz.co.uk](mailto:accasm@allianz.co.uk).

Alternatively, you can contact the Financial Ombudsman Service directly.

# Covers Available

## Public and Products Liability

Public Liability insures your legal liability to pay compensation to members of the public or club or association members if they are injured or their property is damaged as a result of an accident caused by you, your employees or members while acting on your behalf. Cover also includes financial loss resulting from trespass, obstruction or interference with any right of way, light, air or water.

Cover applies in the United Kingdom and any other member country of the European Union. It also applies elsewhere in the world in respect of employees or members who are temporarily abroad on your behalf.

Products Liability insures your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by your products.

You may select the limit of indemnity.

The policy automatically provides an extension for abuse cover.

This extension insures your legal liability to pay compensation to members of the public or club or association members if they are abused by your employees or members while acting on your behalf.

The standard policy limit of indemnity for abuse cover is £1,000,000. Cover is subject to satisfactory completion of the proposal questions and acceptance of cover by Allianz.

## Employers Liability (only available if you choose cover for Public and Products liability)

Insures your legal liability to pay compensation to employees if they are injured (this means bodily injury, death, disease, illness or shock) whilst working for you. Cover includes your costs and those of your employees.

The policy applies in the United Kingdom and anywhere in the world for employees who live in the United Kingdom and are working temporarily abroad. They must bring any claim in the United Kingdom or any member country of the European Union.

The standard limit of indemnity is £10,000,000.

## Directors and Officers Liability (only available if you choose cover for Public and Products liability)

Directors and Officers Liability insurance provides financial protection and therefore peace of mind for directors (which can include club or association officials) in terms of their personal liability when managing their company, club or association in their capacity as a director.

Smaller sized businesses can be just as vulnerable to claims as larger companies and as the directors of small private companies are subject to similar duties as listed companies.

Under the 1985 and 1989 Companies Acts directors and officers are exposed to over two hundred areas of statutory liability. This means that they can face unlimited personal liability for their actions and decisions on behalf of the company. Other legislation (e.g. Companies Act 2006) has further increased such liabilities.

Where a director or officer is alleged to have committed a wrongful act (any actual or alleged breach of duty, trust, neglect, error or omission) in performance of their duties they are exposed to potential liability.

A directors personal assets may be at risk if they are sued - claims can be brought by anyone with an interest in the affairs of the company: regulators, statutory authorities, shareholders, other directors, employees and in the case of insolvency, creditors, liquidators and administrators.

For small businesses, directors are often the sole or major director or shareholder and most will not have the resource to defend a claim which may put their business in jeopardy. Many directors incorrectly believe that they are protected by the limited liability status of their company.

Designed to meet the needs of small to medium sized UK businesses Allianz is one of the few leading insurers who offer Directors & Officers cover as part of a combined insurance policy.

Limits of Indemnity are available ranging from £250,000 to £2,000,000.

## Public and Products Liability

### Significant Features and Benefits

This section insures your legal liability to pay compensation to members of the public, or club or association members, if they are injured or their property is damaged as a result of an accident caused by you or your products, or your employees or members while acting on your behalf

**Limit of Indemnity** – as selected by you up to £10m. The amount relates to:

- One claim or series of claims arising out of one occurrence
- All claims any one period of insurance arising out of products supplied
- All claims any one period of insurance for pollution or contamination.

#### Territorial Limits

- Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- Any other member country of the EU
- Elsewhere in the world in respect of activities of partners, directors, employees or members normally resident in Great Britain, Northern Island, the Isle of Man and the Channel Islands but temporarily on a journey or visit in connection with club or association activities.

#### Legal and other Costs and Expenses

Cover is provided for the above in connection with the defence of any valid claim, including your representation at any coroner's inquest, fatal accident enquiry or certain criminal proceedings

#### Health and Safety at Work – Legal Defence Costs

Covers legal defence costs arising out of the Health and Safety at Work Act 1974.

#### Court Attendance Compensation

Covers attendance as a witness in connection with a claim:

- Director/partner £500 for each days' attendance
- Employee £250 for each days' attendance

#### Corporate Manslaughter and Homicide

Cover extends to include legal costs and expenses incurred with our consent and costs of the prosecution against you in connection with the defence of any criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 in respect of any fatal injury. Cover is limited to £5M or the amount stated in the policy schedule whichever is the lower.

#### Cloakroom Liability

Covers legal liability in respect of members' or visitors' property in a cloakroom at the premises, if the cloakroom is locked or an attendant is on duty:

£150 per person

£1,000 in total in the period of insurance.

#### Car Park Liability

Covers legal liability in respect of members' or visitors' vehicles at the premises' car park, and vehicle contents if lost with such vehicle:

£2,500 per vehicle

£10,000 in total in the period of insurance

#### Member to Member Liability

Covers each club or association member or official as though each individual was separately named in this section.

The total Limit of Indemnity available to all parties is not increased.

### Significant Exclusions or Limitations

- Injury to any employee
- Loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work
- Liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or refunding a defective product or replacing, repairing or reinstating faulty work
- Liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law (other than for loading/unloading) or any water craft or aircraft
- Liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee
- In respect of injury, loss or damage arising from products:
  - Liability which attaches solely under the terms of an agreement
  - Installed or incorporated in aircraft or spacecraft
  - Claims made in any country outside the European Union if you have premises or representation in that country
- Injury, loss or damage arising from products exported to the USA or Canada
- Any liability in respect of pollution or contamination:
  - In the USA or Canada
  - Elsewhere unless due to a sudden, identifiable, unintended and unexpected incident
- Fines, penalties or liquidated, aggravated, punitive or exemplary damages
- The excess shown in the schedule
- Use of weapons unless specified in the schedule
- Professional sportspersons (except coaches, instructors, or others in an official capacity)
- The organisation of tournaments involving another party not named as the Insured unless specified in the schedule and an additional premium paid
- Liability caused by or arising from exposure to asbestos.

#### Terrorism Cover

Cover for acts of Terrorism is limited to £5M or the amount stated in the policy schedule whichever is the lower.

## Employers Liability

(only available if you choose cover for Public and Products Liability)

### Significant Features and Benefits

This section insures your legal liability to pay compensation to employees if they are injured whilst working for you. Cover includes your costs and those of your employee.

Limit of Indemnity - Standard £10m in respect of any one claim or series of claims arising out of one occurrence.

#### Territorial Limits

- Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- Elsewhere in the world for employees resident in these territories but temporarily employed elsewhere.

#### Legal and other Costs and Expenses

Cover is provided for the above in connection with the defence of any valid claim including your representation at any coroner's inquest, fatal accident enquiry or certain criminal proceedings.

#### Health and Safety at Work - Legal Defence Costs

Covers legal defence costs arising out of the Health & Safety at Work Act 1974.

#### Unsatisfied Court Judgements

Covers payment of court judgements obtained by employees against third parties for injury sustained at work, if the judgement remains unsatisfied.

#### Court Attendance Compensation

Covers attendance as a witness in connection with a claim:

- Director/partner £500 for each days' attendance
- Employee £250 for each days' attendance

#### Corporate Manslaughter and Homicide

Cover extends to include legal costs and expenses incurred with our consent and costs of the prosecution awarded against you in connection with the defence of any criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 in respect of any fatal injury. Cover is limited to £5M or the amount stated in the policy schedule which ever is the lower.

Abuse cover automatically included - Limit of Indemnity £1M. Subject to completion of Proposal questions and acceptance of cover.

Unless specifically noted in the policy schedule as Not Included.

### Significant Exclusions or Limitations

- work on an offshore installation or travelling to or from
- injury to any employee where motor insurance is required by law to be in force
- Cover caused by acts of Terrorism is limited to £5M.

## Directors and Officers Liability

(only available if you choose cover for Public and Products Liability)

### Significant Features and Benefits

This section provides financial protection for directors (which can include club or association officials) in terms of their personal liability when managing their company, club or association in their capacity as a director.

Limit of Indemnity as selected by You up to a maximum of £2,000,000.

Cover includes:

- Legal Liability and Legal Defence Costs arising from the wrongful act (any actual or alleged breach of duty, trust, neglect, error or omission) of a director
  - that the Insured or your director(s) may be liable to pay
  - the spouse, heir or legal representative of a director may become legally liable for
- Disqualification Proceedings
- Regulatory proceedings
- Employment Practice proceedings
- Civil Proceedings
- Criminal Proceedings
- Pollution Defence Costs
- Extended Reporting Period
- Outside Entity Cover

### Significant Exclusions or Limitations

- Bodily Injury or Property damage
- Claims made outside the Period of Insurance or Extended Reporting Period
- Fraudulent act or personal gain
- Fines, penalties or punitive damages
- Pollution clean up costs
- Professional Services (other than derivative or shareholder class actions)
- Pension Funds
- Pre-existing claims, potential claims or proceedings
- Share or security offerings
- Unjustified benefits and remuneration



## Group Personal Accident Insurance

The cover provides a fixed payment for an accident occurring while an Insured Person is taking part in martial arts training, grading, assessments or competitions organised by the club or association, which results in death or disablement.

Three bands of cover are available, shown below, each of which give a range of capital sums and weekly benefits. A wide range of extensions are automatically added to each band of cover.

Each club or association should select one of the three bands of cover available, which applies to all members.

The cover bands include the following variable benefits:

	Silver cover	Gold cover	Platinum cover
Accidental Death	£50,000	£50,000	£50,000
Accidental Death (under 16s*)	£2,000	£2,000	£2,000
Loss of one Limb	£50,000	£50,000	£50,000
Loss of two or more Limbs	£50,000	£50,000	£50,000
Loss of Sight	£50,000	£50,000	£50,000
Loss of Hearing in one Ear	£25,000	£25,000	£25,000
Loss of Hearing in both Ears	£50,000	£50,000	£50,000
Loss of Internal Organ	£25,000	£25,000	£25,000
Loss of Speech	£50,000	£50,000	£50,000
Permanent Total Disablement	£50,000	£50,000	£50,000
Temporary Total Disablement (excludes under 16s*)	100% weekly wage up to a maximum of £50 a week up to 52 weeks (excluding the first 14 days)	100% weekly wage up to a maximum of £100 a week up to 52 weeks (excluding the first 14 days)	100% weekly wage up to a maximum of £150 a week up to 52 weeks (excluding the first 14 days)
Additional Travel Expenses	up to £25 per week in the event of Temporary Total Disablement (maximum 52 weeks)	up to £25 per week in the event of Temporary Total Disablement (maximum 52 weeks)	up to £25 per week in the event of Temporary Total Disablement (maximum 52 weeks)
Broken Bones	legs, arms, collar or cheek bones £50 (maximum per person £150) finger, thumb or toe £5 (maximum per person £15)	legs, arms, collar or cheek bones £100 (maximum per person £500) finger, thumb or toe £25 (maximum per person £100)	legs, arms, collar or cheek bones £125 (maximum per person £1,000) finger, thumb or toe £30 (maximum per person £150)
Emergency Dental (pain relief) Expenses	Not Insured	up to £100	up to £150
Hospitalisation	£25 per day (maximum payment £750)	£50 per day (maximum payment £1,000)	£50 per day (maximum payment £1,000)
Legal Advice Helpline	24 hours a day, 365 days a year	24 hours a day, 365 days a year	24 hours a day, 365 days a year
Physiotherapy Sessions	Not Insured	Up to 5 sessions in the event of Temporary Total Disablement (maximum payment £175)	Up to 10 sessions in the event of Temporary Total Disablement (maximum payment £350)
Rehabilitation and Retraining Expenses	up to £1,000 retraining expenses in the event of Permanent Total Disablement	up to £5,000 retraining expenses in the event of Permanent Total Disablement	up to £10,000 retraining expenses in the event of Permanent Total Disablement

\*an Insured Person under 16 years of age or under 18 years of age and in full time education

## Group Personal Accident

There are three bands of cover available for selection (silver, gold and platinum) which applies to all club or association members. The benefits applicable to the band selected will appear on the policy schedule.

### Significant Features and Benefits

#### All cover bands provide these benefits

This section provides a fixed payment for an accident occurring whilst an insured person is taking part in martial arts training, grading, assessments or competitions organised by the club or association, that results in:

Accidental death	£50,000
Loss of one Limb	£50,000
Loss of two or more Limbs	£50,000
Loss of Sight	£50,000
Loss of Hearing in one Ear	£25,000
Loss of Hearing in both Ears	£50,000
Loss of Internal Organ	£25,000
Loss of Speech	£50,000
Permanent Total Disablement	£50,000

The death benefit for insured persons under 16, or under 18 and in full time education, is £2,000.

### Significant Exclusions or Limitations

This policy does not cover injury arising from:

- Suicide or self-injury
- Committing a criminal act or taking part in civil commotions or riot
- Being a professional sportsperson (other than when acting as an instructor, coach or in an official capacity)
- Drugs or alcoholism
- Venereal disease, AIDS, and HIV
- Sickness or disease
- Naturally occurring condition or gradually operating cause
- Any benefit during the excess period
- Any claim attributable either to arthritic or other degenerative conditions in joints, bones, muscles, tendons or ligaments
- Any incident which does not occur within the operative time shown in the schedule.
- Participating in off-piste winter sports
- Use of weapons unless specified in the schedule

The Permanent Total Disablement benefit is payable if the insured person is permanently prevented from undertaking each and every occupation or profession

### The following benefits vary between the three cover bands

#### Temporary Total Disablement

This section provides a weekly payment for accidental bodily injury that results in Temporary Total Disablement of 100% of the insured person's weekly wage, up to the amounts shown below:

Silver band	£50 per week
Gold band	£100 per week
Platinum band	£150 per week

The Temporary Total Disablement benefit is payable if the insured person is prevented from undertaking each and every function of their usual occupation.

No Temporary Total Disablement benefit will be payable:

- If the Insured Person has no paid usual occupation
- of any amount in excess of the insured person's weekly wage in their usual occupation

The excess period for Temporary Total Disablement is 14 days  
The maximum benefit period is 52 weeks

### Extensions of Cover (Benefits vary between the three cover bands)

#### Additional Travel Expenses

This extension provides a weekly payment in the event of Temporary Total Disablement if the insured person incurs any additional reasonable travel expenses, up to £25 a week for all cover bands

The maximum benefit per insured person is £1,300 for all cover bands

#### Broken Bones

This extension provides a fixed payment as shown below, for accidental bodily injury that results in a fracture to the:

- Legs, arms, collar or cheek bones:
 

Silver band	£50
Gold band	£100
Platinum band	£125
- Finger, thumb or toe:
 

Silver band	£5
Gold band	£25
Platinum band	£30

The maximum benefit per insured person for fractures to legs, arms, collar or cheek bones is shown below:

Silver band	£150
Gold band	£500
Platinum band	£1,000

The maximum benefit per insured person for fractures to fingers, thumbs or toes is shown below:

Silver band	£15
Gold band	£100
Platinum band	£150

## Group Personal Accident (continued)

There are three bands of cover available for selection (silver, gold and platinum) which applies to all club or association members.  
The benefits applicable to the band selected will appear on the policy schedule.

Significant Features and Benefits	Significant Exclusions or Limitations																		
<p><b>Emergency Dental (Pain Relief) Expenses</b> This extension provides a payment up to the amount shown below, if external oral impact results in damage to the insured persons teeth which necessitates immediate emergency pain relief:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">Not Insured</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£100</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£150</td> </tr> </table>	Silver band	Not Insured	Gold band	£100	Platinum band	£150	<p>Any procedure other than the relief of pain is not covered.</p>												
Silver band	Not Insured																		
Gold band	£100																		
Platinum band	£150																		
<p><b>Hospitalisation</b></p> <ul style="list-style-type: none"> <li><b>In-Patient benefit</b> This extension provides a daily payment as shown below if hospitalisation occurs as a result of accidental bodily injury: <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">£25 per day</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£50 per day</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£50 per day</td> </tr> </table> </li> <li><b>Convalescence Benefit</b> This extension also provides a daily payment as shown below if the insured is confined to their home or a nursing home following a period of Hospitalisation: <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">£25 per day</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£50 per day</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£50 per day</td> </tr> </table> </li> </ul>	Silver band	£25 per day	Gold band	£50 per day	Platinum band	£50 per day	Silver band	£25 per day	Gold band	£50 per day	Platinum band	£50 per day	<p>The excess period for Hospitalisation is 24 hours.</p> <p>The maximum benefit per insured person is shown below:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">£750</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£1,000</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£1,000</td> </tr> </table> <p>The maximum benefit applies separately to the In-Patient Benefit and the Convalescence Benefit</p>	Silver band	£750	Gold band	£1,000	Platinum band	£1,000
Silver band	£25 per day																		
Gold band	£50 per day																		
Platinum band	£50 per day																		
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Platinum band	£50 per day																		
Silver band	£750																		
Gold band	£1,000																		
Platinum band	£1,000																		
<p><b>Legal Advice Helpline</b> A free service for all cover bands operating 24 hours a day, 365 days a year</p>																			
<p><b>Physiotherapy</b> This extension provides payment towards a number of physiotherapy sessions as shown below, in the event of Temporary Total Disablement and a written referral by the insured person's doctor:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">Not Insured</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">up to 5 sessions</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">up to 10 sessions</td> </tr> </table>	Silver band	Not Insured	Gold band	up to 5 sessions	Platinum band	up to 10 sessions	<p>The insurer's written approval of any physiotherapy sessions must be obtained prior to treatment.</p> <p>The maximum payable in respect of any one insured person is shown below:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">Not Insured</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£175</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£350</td> </tr> </table>	Silver band	Not Insured	Gold band	£175	Platinum band	£350						
Silver band	Not Insured																		
Gold band	up to 5 sessions																		
Platinum band	up to 10 sessions																		
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Platinum band	£350																		
<p><b>Rehabilitation and Retraining Expenses</b> This extension provides payment up to the amount shown below towards rehabilitation and retraining costs to facilitate the insured person's return to work in the event of Permanent Total Disablement:</p> <table style="width: 100%;"> <tr> <td>Silver band</td> <td style="text-align: right;">£1,000</td> </tr> <tr> <td>Gold band</td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td>Platinum band</td> <td style="text-align: right;">£10,000</td> </tr> </table>	Silver band	£1,000	Gold band	£5,000	Platinum band	£10,000	<p>The insurer's prior written approval of any rehabilitation and retraining costs must be obtained</p> <p>The Insurer will not pay for rehabilitation or retraining costs for any insured person who was over 65 at the time of the Permanent Total Disablement.</p>												
Silver band	£1,000																		
Gold band	£5,000																		
Platinum band	£10,000																		

## Group Personal Accident (continued)

### Limitations applying across all cover bands

Age Limit	75
Accumulation Limits	
Event Accumulation Limit	£10,000,000
Non Scheduled Aircraft Accumulation Limit	£250,000
Scheduled Aircraft Accumulation Limit	£10,000,000
Contamination by Terrorism Accumulation Limit	Nil

Please note cover cannot commence until a signed proposal form and payment have been received and accepted by Towergate Insurance. Please contact Towergate Insurance if you require any further information.

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**[allianz.co.uk](https://www.allianz.co.uk)**

Allianz Insurance plc.  
Registered in England number 84638  
Registered office: 57 Ladymead, Guildford,  
Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.