



Allianz Insurance plc

# MartialGuard Instructors

Important Information  
about Your Policy



**Allianz** 



# Contents

## Covers available

Instructors Public and Products Liability	1
Personal Accident	2
Additional Information	5

This summary outlines the main features and exclusions of the MartialGuard Instructors Policy. It does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is one that may affect your decision as to whether the policy is suitable for you or where cover is unusual compared to other similar policies available. We have also included additional information which may be of help to you. When you take out cover, you will be issued with a policy schedule detailing the cover provided. The policy wording should be read in conjunction with the schedule. The policy will cover you for 12 months and is annually renewable. It is underwritten by Allianz Insurance plc.



# Covers Available

Instructors Public and Products Liability	
Significant Features and Benefits	Significant Exclusions or Limitations
<p>This section 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 you or by advice or instruction given by you.</p> <p>Cover is arranged on a claims occurrence basis which means this section will respond to a claim for an incident occurring during the period of insurance, even if the claim is made against you at a later date.</p> <p><b>Limit of Indemnity</b> – £5m or £10m as selected by you. The amount relates to:</p> <ul style="list-style-type: none"> <li>• One claim or series of claims arising out of one occurrence</li> <li>• All claims any one period of insurance arising out of products supplied</li> <li>• All claims any one period of insurance for pollution or contamination.</li> </ul> <p><b>Territorial Limits</b></p> <ul style="list-style-type: none"> <li>• Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.</li> <li>• Any other member country of the EU</li> <li>• Elsewhere in the world in respect of activities of partners, directors or employees 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 martial arts instruction activities.</li> </ul> <p><b>Legal and other Costs and Expenses</b> 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</p> <p><b>Health and Safety at Work – Legal Defence Costs</b> Covers legal defence costs arising out of the Health and Safety at Work Act 1974.</p> <p><b>Court Attendance Compensation</b> Covers attendance as a witness in connection with a claim:</p> <ul style="list-style-type: none"> <li>• Director/partner £500 for each days' attendance</li> <li>• Employee £250 for each days' attendance</li> </ul> <p><b>Corporate Manslaughter and Homicide</b> 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.</p>	<ul style="list-style-type: none"> <li>• Injury to any employee</li> <li>• Loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work</li> <li>• 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</li> <li>• 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</li> <li>• In respect of injury, loss or damage arising from products: <ul style="list-style-type: none"> <li>– Liability which attaches solely under the terms of an agreement</li> <li>– Installed or incorporated in aircraft or spacecraft</li> <li>– Claims made in any country outside the European Union if you have premises or representation in that country</li> </ul> </li> <li>• Injury, loss or damage arising from products exported to the USA or Canada</li> <li>• Any liability in respect of pollution or contamination: <ul style="list-style-type: none"> <li>– In the USA or Canada</li> <li>– Elsewhere unless due to a sudden, identifiable, unintended and unexpected incident</li> </ul> </li> <li>• Fines, penalties or liquidated, aggravated, punitive or exemplary damages</li> <li>• The excess shown in the schedule</li> <li>• Use of weapons unless specified in the schedule</li> <li>• Professional sportspersons (except coaches, instructors, or others in an official capacity)</li> <li>• Liability arising from an act of abuse</li> <li>• Any Instructor under age 18</li> <li>• Liability caused by or arising from exposure to asbestos.</li> </ul> <p><b>Terrorism Cover</b> Cover for acts of Terrorism is limited to £5M or the amount stated in the policy schedule whichever is the lower.</p>

## Personal Accident

### Significant Features and Benefits

Occupational Including Commuting, Training and Instruction

#### Silver Cover

Accidental Death	£5,000
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

#### 24 Hour Cover – Gold Cover

Accidental Death	£5,000
Loss of one Limb	£100,000
Loss of two or more Limbs	£100,000
Loss of Sight	£100,000
Loss of Hearing in one Ear	£50,000
Loss of Hearing in both Ears	£100,000
Loss of Internal Organ	£50,000
Loss of Speech	£100,000
Permanent Total Disablement	£100,000

### Significant Exclusions or Limitations

This section 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
- Any Instructor under age 18
- Use of weapons unless specified in the schedule
- Any condition in existence prior to the commencement of this Section

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

## Extensions of Cover

<p><b>Additional Travel Expenses</b> This extension provides a weekly payment of up to £25 in the event of Temporary Total Disablement if the insured person incurs any additional reasonable travel expenses</p>	<p>The maximum benefit per insured person is £1,300</p>
<p><b>Broken Bones</b> This extension provides a fixed payment as shown below, for accidental bodily injury that results in a fracture to the:</p> <ul style="list-style-type: none"> <li>• Legs, arms, collar or cheek bones: £125</li> <li>• Finger, thumb or toe: £30</li> </ul>	<ul style="list-style-type: none"> <li>• The maximum benefit per insured person for fractures to legs, arms, collar or cheek bones is £1,000</li> <li>• The maximum benefit per insured person for fractures to fingers, thumbs or toes is £500</li> </ul>
<p><b>Temporary Total Disablement</b> This section provides a weekly payment of 100% of your weekly wage, up to £500 a week for accidental bodily injury that results in Temporary Total Disablement</p>	<p>The Temporary Total Disablement benefit is payable if the insured person is prevented from undertaking each and every function of their usual occupation</p> <p>No Temporary Total Disablement benefit will be payable:</p> <ul style="list-style-type: none"> <li>• If the Insured Person has no paid usual occupation</li> <li>• of any amount in excess of the insured person's weekly wage in their usual occupation</li> </ul> <p>The excess period for Temporary Total Disablement is 28 days The maximum benefit period is 52 weeks</p>
<p><b>Emergency Dental (pain relief) Expenses</b></p>	<p>up to £200</p>
<p><b>Hospitalisation</b></p>	<p>£50 per day (maximum payment £1,000)</p>
<p><b>Legal Advice Helpline</b></p>	<p>24 hour a day, 365 days a year</p>
<p><b>Physiotherapy Sessions</b></p>	<p>Up to 10 sessions in the event of Temporary Total Disablement (maximum payment £350)</p>
<p><b>Rehabilitation and Retraining Expenses</b></p>	<p>up to £5,000 retraining expenses in the event of Permanent Total Disablement</p>
<p><b>Emergency Dental (Pain Relief) Expenses</b> This extension provides a payment up to £200 if external oral impact results in damage to the insured persons teeth which necessitates immediate emergency pain relief</p>	<p>Any procedure other than the relief of pain is not covered.</p>
<p><b>Hospitalisation</b></p> <ul style="list-style-type: none"> <li>• <b>In-Patient benefit</b> This extension provides a daily payment of £50 if hospitalisation occurs as a result of accidental bodily injury</li> <li>• <b>Convalescence Benefit</b> This extension also provides a daily payment of £50 if the insured is confined to their home or a nursing home following a period of Hospitalisation</li> </ul>	<p>The excess period for Hospitalisation is 24 hours</p> <p>The maximum benefit per insured person is £1,000 and applies separately to the In-Patient Benefit and the Convalescence Benefit</p>

## Personal Accident (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p><b>Legal Advice Helpline</b> A free service operating 24 hours a day, 365 days a year</p>	
<p><b>Physiotherapy</b> This extension provides payment towards and up to 10 physiotherapy sessions, in the event of Temporary Total Disablement and a written referral by the insured person's doctor.</p>	<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 £350</p>
<p><b>Rehabilitation and Retraining Expenses</b> This extension provides payment up to £5,000 towards rehabilitation and retraining costs to facilitate the insured person's return to work in the event of Permanent Total Disablement.</p>	<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>

## Limitations applying across this section

Age Limit	
Minimum Age Limit	18
Maximum 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.

# Additional Information

## Notifying 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

### Claims Division

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 number 0345 604 9824

## 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.

Alternatively phone: 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.

Full details of our complaints procedure will be found in the policy documentation.

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

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

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its 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.

Towergate Insurance is a trading name of Towergate Underwriting Group Limited. Registered in England No. 4043759 Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN Authorised and regulated by the Financial Conduct Authority.

**[www.allianz.co.uk](http://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 a member of the Association of British Insurers. 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.



ACOMSC1283\_5 04.17