



Allianz Insurance plc

# MartialGuard Instructors

Policy Overview



Chartered

**Allianz** 



# Contents

## Covers available

Instructors Public and Products Liability 3

Personal Accident 4

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)

### Important

This document provides an overview of your policy.

Please read it carefully and keep it in a safe place.



# MartialGuard Instructors 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 Instructors Policy?

The MartialGuard Instructors Policy will cover you for 12 months and is annually renewable. It is designed to cover the main insurance needs of an instructor, provided you are over 18, hold a black belt or a teaching qualification and belong to a Martial Arts Club, Association or Organisation. Both covers are optional for your selection and are detailed below. 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: [accsm@allianz.co.uk](mailto:accsm@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: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk).

Alternatively, you can contact the Financial Ombudsman Service directly.

## Covers available:

### Instructors Public and Products Liability

Public 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 you, or caused by advice or instruction given by you. 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 when you are temporarily abroad on business.

Products Liability cover 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.

A key feature of the Instructors Public and Products Liability Section is that cover is arranged on a claims occurrence basis and not a claims made basis. This means that 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. This is important as liability claims can be notified long after an alleged incident has taken place, especially if children are involved.

**Note** Limits of Indemnity available are £5,000,000 and £10,000,000.

You may select the limit of indemnity.

## Personal Accident

The cover provides a fixed payment for an accident which results in death or disablement, and a range of capital sums and weekly benefits are included, as shown. A wide range of extensions are also added to the standard cover.

### Two Cover Options are available:

#### Occupational Including Commuting, Training and Instruction: Silver 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

#### Gold Cover 24 hours a day when an accident results in the following:

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

## The following extensions are also included

Temporary Total Disablement	100% of your weekly wage up to a maximum of £500 a week up to 52 weeks (excluding the first 28 days)
Additional Travel Expenses	up to £25 per week in the event of Temporary Total Disablement (maximum 52 weeks)
Broken Bones	legs, arms, collar or cheek bones £125 (maximum per person £1,000)
	finger, thumb or toe £30 (maximum per person £500)
Emergency Dental (pain relief) Expenses	up to £200
Hospitalisation	£ 50 per day (maximum payment £1,000)
Legal Advice Helpline	24 hours a day, 365 days a year
Physiotherapy Sessions	Up to 10 sessions in the event of Temporary Total Disablement (maximum payment £350)
Rehabilitation and Retraining Expenses	up to £ 5,000 retraining expenses in the event of Permanent Total Disablement

For a summary of the main benefits, terms, conditions and exclusions under this policy, you may wish to read our "Important Information about Your Policy" document or contact Towergate Insurance.



Towergate Insurance is a trading name of Towergate Underwriting Group Limited. Registered in England No. 4043759  
Registered address: 4th Floor, 1 Minster Court, Mincing Lane, London EC3R 7AA  
Authorised and regulated by the Financial Conduct Authority.

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

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Authority and the Prudential Regulation Authority. Financial Services Register number 121849.



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