



## PERSONAL ACCIDENT COVER SUMMARY

**INSURED:**            **INSTRUCTORS of  
THE ENGLISH KARATE FEDERATION**

**BENEFITS:**

<b>4.1.1. Death</b> (under 18's £2,000)	<b>£ 10,000</b>
<b>4.1.2. Loss of Limbs or Eyes</b> Continental Scale as defined in the policy	
<b>4.1.5. Permanent Total Disablement</b> from ANY occupation following accident. Continental Scale as defined in the policy	<b>£ 10,000</b>
4.2. Medical Benefits	Not Insured
<b>4.3.1. Loss of Income</b> from USUAL occupation following accident only. 14 Day Excess each & every claim. Benefit payable for up to 52 weeks	<b>£     50 p.w.</b>
<b>4.3.2. Injury Assistance Benefit</b> 75% of Non Medical expenses or £30 per day (whichever the less) – Maximum Amount per Claim 14 Day Excess each & every claim	<b>£ 1,500</b>

**Conditions:**

Weekly benefit must not exceed 75% of normal weekly income.

**No compensation will be payable under the injury assistance Section 5 if any amount be payable for loss of income under Section 4.**

**Excluding any injuries or disablement arising from any pre existing defect, infirmity or sickness**

All terms & conditions as per the insurers standard form of policy wording a copy of which is available upon request from [info@wwsi.co.uk](mailto:info@wwsi.co.uk)

**Insurer:**     Sportscover Syndicate 3334 @ Lloyd's



## **PUBLIC LIABILITY & PROFESSIONAL INDEMNITY COVER SUMMARY**

**INSURED:**           **INSTRUCTORS of  
THE ENGLISH KARATE FEDERATION**

**COVER 1:**           **PUBLIC LIABILITY**

Limit of Indemnity any one event       £ 5,000,000  
Excess:                                       £    Nil

**COVER 2:**           **PROFESSIONAL INDEMNITY**

Limit of Indemnity:                       £ 1,000,000  
Any one occurrence and in the aggregate.  
  
Excess:                                       £    Nil

**CONDITIONS:**    Only those instructors recorded by the EKF and lodged with the insurers agent will be covered by the policy.

The Public Liability Section of the Wording is written on a Losses Occurring basis.

The Professional Indemnity Section of the Wording is written on a Claims Made Wording.

**JURISDICTION:**    UK Law

**INSURERS:**        Sportscover Syndicate 3334 @ Lloyd's

A full copy of the policy wording is available either by contacting [info@wwsi.co.uk](mailto:info@wwsi.co.uk)