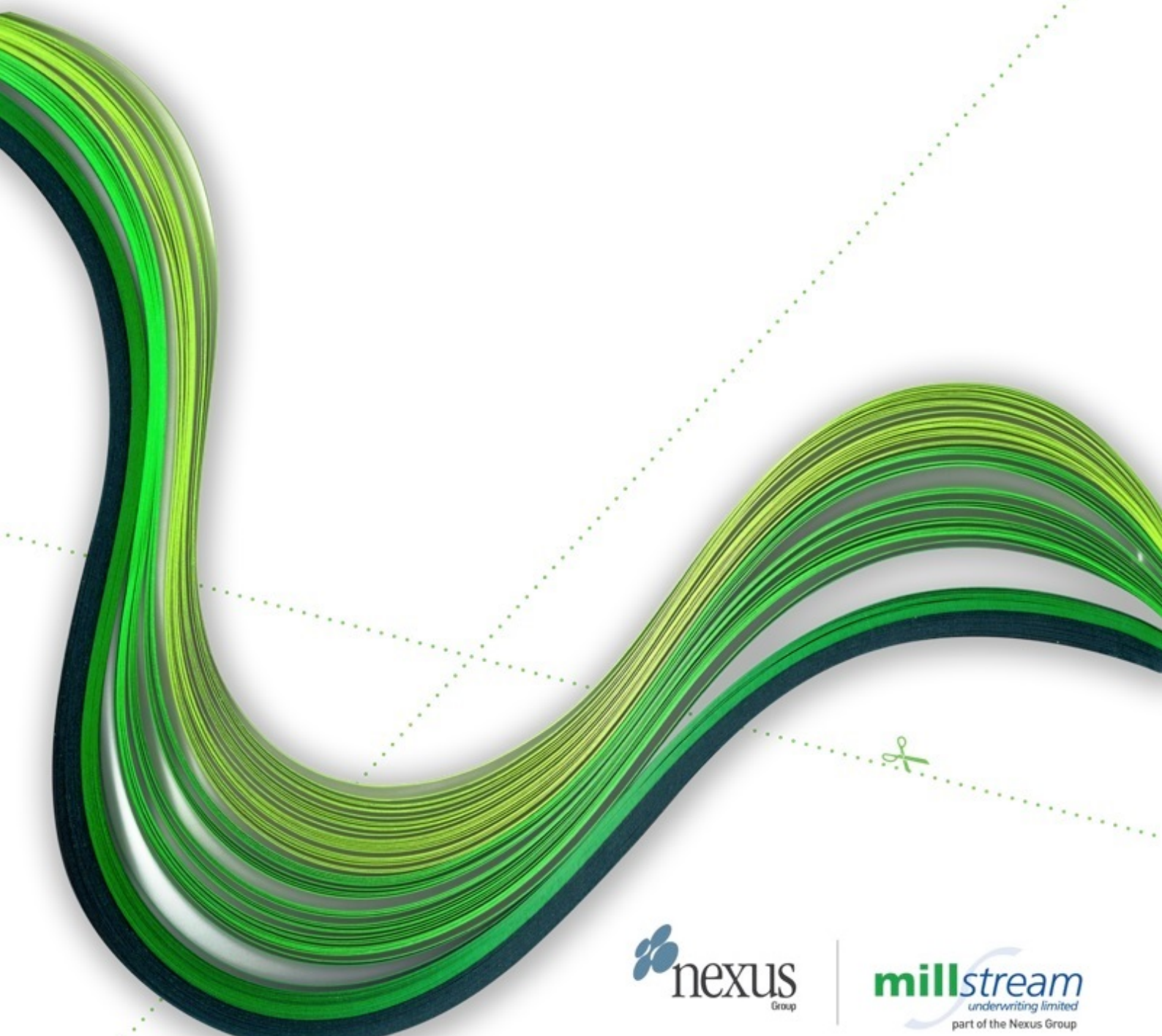


Personal Accident Schedule



perceptive underwriting



Personal Accident Schedule for Police Sport UK Ltd

Insurer Information

The Policy is underwritten by Millstream Underwriting Ltd, Registered in England and Wales. Registration No. 3896220. Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB on behalf of:

Arch Insurance Company (Europe) Limited, Registered in England and Wales. Registration No: 4977362 Registered Address: 5th Floor Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ

Millstream Underwriting Limited (FCA Firm Reference no.308584) is authorised and regulated by the Financial Conduct Authority (FCA). Their registration can be checked by visiting www.fca.org.uk or by contacting them on 0300 500 8082.

Personal Accident Renewal Invitation

Policy Number:	E72360AHA211 - 1	
Insured:	Police Sport UK Ltd	
Insured's Address:	7 Sandgate Park Flookburgh GRANGE-OVER-SANDS Cumbria LA11 7LD United Kingdom	
Business description:	Sports Team	
Insurer:	Arch Insurance Company (Europe) Limited, Registered in England and Wales. Registration No: 4977362 Registered Address: 5th Floor Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ	
Period of insurance: (Both dates inclusive)	Effective Date:	21/02/2021
	Expiry Date:	20/02/2022
Date of issue:	15/02/2021	
Renewal Invitation valid until:	17/03/2021	
Currency:	GBP	
Annual Premium:	£4,460.43	
Insurance Premium Tax:	£535.25	
Total Payable:	£4,995.68	
Insurance Advisor:	Howden Insurance Brokers Ltd (London HSG 309)	
Broker Reference:		
PA Claims Handler:	CSA	

PERSONAL ACCIDENT

Insured Persons and Operative Times		
	Insured Persons	Operative Time
Category A	Members of the insured participating in an agreed schedule of sporting events in the insured period	- Travelling to and from or participating in training or playing in the agreed schedule of events

Personal Accident	
	Insured Persons
	Category A:
A) Death*	£25,000
B) Loss of Sight in one or both eyes	£25,000
C) Loss of one or more Limbs	£25,000
D1) Loss of Hearing in both ears	£25,000
D2) Loss of Hearing in one ear (25%)	£6,250
E) Loss of Speech	£25,000
F) Loss of Internal Organ	£25,000
G) Permanent Total Disablement	£25,000
H) Permanent Partial Disablement	£25,000
Basis of permanent disablement any and every occupation	
* £5,000 for Children under the age of 16	
I) Temporary Total Disablement	£250
Deferment Period	6 Months
Benefit Period	52 Weeks
J) Temporary Partial Disablement	Not Covered.
Deferment Period	Not Covered.
Benefit Period	Not Covered.

Additional Benefits

Additional Benefits		
A. Disfigurement or Scarring of the face or body from burns		
Face (Maximum Benefit)		£5,000
Body:		
	4.5% of the total body surface area	£1,500
	9% or more of the total body surface area	£3,000
	18% or more of the total body surface area	£4,000
	27% or more of the total body surface area	£5,000
B. Dental Injury		£2,500
C. Hospital Confinement	Maximum Benefit	£1,500
	Per Day	£50
D. Hospital visiting expenses	Maximum benefit	£2,500
	Per Day	£50
E. Coma benefit	Maximum benefit	£36,500
	Per Day	£50
F. Rehabilitation expenses		£15,000
G. Injury medical expenses	25% of the Death or Permanent Total Disablement sum insured	Up to £25,000 maximum
H. Funeral expenses		£10,000
I. Dependent child benefit		Up to £25,000 maximum
J. Disappearance		Up to Death Sum Insured
K. Disability Assistance		Up to £25,000
L. Quadriplegia		Up to £100,000
M. Paraplegia		Up to £50,000
N. Broken Bones		Up to £500
O. Primary Dislocation		£250
P. Physiotherapy following Broken Bones or Primary Dislocation		Up to £50 per session, up to max £500
Q. Convalescence		£50 per day, up to max £500
R. Optical Injury		Up to £500
S. Childcare Expenses		Up to £500 per week
T. Trauma Counselling Expenses		N/A

ILLNESS - Not Covered

Maximum Accumulation Limits

Any one event	£5,000,000
Per event for all insured persons travelling in a multi-engine aircraft	£5,000,000
Per event for all insured persons travelling in any other aerial device other than a multi-engine aircraft	£1,000,000
Kidnap, Ransom and Extortion Expenses	£250,000 Annual Aggregate
Political Unrest and Natural Disaster Evacuation Expenses	£50,000 Annual Aggregate
Personal Accident: Benefits A to H	£50,000
Personal Accident: Benefit I	£25000
Personal Accident: Benefit J	£250
Illness: Illness	N/A

BUSINESS TRAVEL - Not Covered

Endorsements
None Applicable

52-56 Leadenhall Street
London EC3A 2EB

INVOICE NO: E72360AHA211 - 1
PURCHASE ORDER:
DATE: 15/02/2021

Direct Phone: 0203 3624412

To: To Accounts Department
Howden Insurance Brokers Ltd (London HSG 309)
1 Creechurch Place
LONDON
EC3A 5AF
United Kingdom

CONTACT	SCHEME	PAYMENT TERM
Accounts Department	Police Sport UK Ltd	Due within 30 days of Receipt

DESCRIPTION	PREMIUM	TOTAL
Police Sport UK Ltd	GBP 4,995.68	GBP 4,460.43
Commission 20.00%		GBP 892.09
	SUB TOTAL	GBP 3,568.34
	INSURANCE PREMIUM TAX	GBP 535.25
	DUE MILLSTREAM	GBP 4,103.59

Make all cheques payable to Millstream Underwriting Ltd or make payment direct to our Bank:

PAYMENT DETAILS:	
Sort Code	20-00-00
Account Number	90728276

TAX SCHEDULE:

			Total Additional Tax:	GBP 535.25
Description	Tax	TaxRate %	Amount	
Personal Accident	UK Insurance Premium Tax	12.00	GBP 535.25	
Personal Accident	UK Insurance Premium Tax 20% (FFP)		GBP 0.00	