

SUMMARY OF COVER

- 1) **PERSONAL ACCIDENT BENEFITS** (including playing & practising)
- | | | |
|--|---|---------|
| Death, or | | £25,000 |
| Loss of or loss of use/sight of limb(s) &/or eye(s), or |) | £50,000 |
| Permanent Total Disablement (other than loss of limbs or eyes) |) | |
- NOTE:** Death Benefit limited to £2,500 for persons under age 18
NOTE: Excluding Bodily Injury of an Insured Person over the age of 70 years
- 2) **MEDICAL & TRAVEL EXPENSES** arising from sickness or bodily injury including playing & practising
- | | | |
|--|--|------------|
| Medical Treatment Expenses of injured/sick person, and Travel accommodation expenses of a tour member (or medical attendant) remaining or travelling with injured/sick person. | | £5,000,000 |
|--|--|------------|
- Including: i) Emergency dental treatment
 ii) Travel/accommodation expenses of injured/sick person returning to U.K.
 iii) Overseas funeral expenses
 iv) Returning body to U.K.
 v) Hospital benefit of £20.00 per day to a maximum of £800.00 in all for each complete 24 hour period spent as an in-patient in hospital as a result of bodily injury or illness on a covered tour
- NOTE:** i) £25 Excess each claim for each Insured Person
 ii) Warranted Insured Persons in good health to best of knowledge at commencement of tour
 iii) Excluding medical expenses in respect of infirmity or condition receiving treatment in 12 months prior to tour.
 iv) Excluding medical expenses of recurring, chronic or continuing conditions
 v) Excluding expenses incurred by an Insured Person over age of 70 years
 vi) Excluding Medical and Dental Expenses incurred in U.K.

EMERGENCY MEDICAL & RESCUE SERVICE

In the event of medical emergency where the cost is covered by this insurance a 24 hour emergency service is available by following the following procedure. Telephone (+44) 1243 776255 and state that you require emergency medical assistance.

- 3) **PERSONAL PROPERTY, MONEY, PLAYING KIT & MUSICAL INSTRUMENTS**
- | | | |
|---|--|--------|
| Personal Property (loss or damage to baggage etc.) | | £1,500 |
| Money (loss of cash, currency, travellers cheques, tickets etc.) | | £ 500 |
| Playing Kit (loss of kit belonging to Club or Insured Person) | | £ 500 |
| Musical Instruments (belonging to Insured Person or for which they are responsible) | | £1,500 |
- Including: i) Essential expenditure (limit £150) on Personal Property & Kit lost or mislaid for 24 hours or more during a journey, increasing to £250.00 in all where loss or delayed arrival exceeds 5 days, but excluding the first £25 of each and every claim for each Insured Person.
 ii) Expenses necessarily incurred in replacing passport lost or stolen within 7 days immediately prior to or during the period of the tour. Limit £150.00.
- NOTE:** i) £25 Excess each claim for Personal Property/Playing Kit and each claim for money for each Insured Person. £50 Excess in respect of Musical Instruments for each and every claim each Insured Instrument.
 ii) Limit any one article £400
 iii) Limit for cash is £400 in all
 iv) Warranted loss reported to Police or transport carrier within 24 hours of discovery
 v) Excluding losses from unattended vehicles unless concealed from view.
 vi) Musical Instruments must be kept in their protective cases when not in use and in a locked room when left unattended.
- 4A) **LOSS OF DEPOSIT, CANCELLATION & CURTAILMENT EXPENSES**
- Irrecoverable loss of deposit and charges paid in advance due to necessary and unavoidable cancellation or curtailment by the Insured Person due to:-
- | | | |
|--|---|--------|
| i) Death, injury or illness of Insured Person, spouse, close relative (as defined) | | |
| or |) | up to |
| |) | £3,500 |
| ii) Pregnancy of Insured Person, jury service, witness attendance, redundancy, quarantine etc., as defined |) | |
- NOTE:** Excluding:
 i) Failure to notify Travel Agent or Tour Operator etc.
 ii) Financial circumstances of Insured Person or disinclination to travel

- iii) Cancellation or curtailment of Tour or withdrawal of Insured Person by order of Club, Team or Union except where due to injury or illness
- iv) Insured Person receiving or on waiting list for in-patient treatment.
- v) Cancellation or curtailment due to infirmity or condition receiving treatment in the 12 months prior to the Tour
- vi) Cancellation or curtailment due to recurring, chronic or continuing conditions.
- vii) Expenses arising from childbirth or pregnancy within two months of the estimated date of delivery.

5) TRAVEL DELAY

Benefits are payable in respect of travel delay by industrial action, adverse weather conditions or mechanical breakdown of aircraft or vessel as follows:-

- a) £40 for first full 12 hours delay & £40 per 12 hours thereafter up to a maximum of £240 or,
- b) £2,500 irrecoverable deposits or charges in event of cancellation

- NOTE:**
- i) Excluding claims arising from failure to check-in according to itinerary or late arrival or industrial action existing at time insurance is purchased
 - ii) £25 excess each claim under cover b) for each Insured Person.
 - iii) Excluding claims arising from withdrawal from service of vessel or aircraft by order of government or shipping or aviation authority
 - iv) Excluding claims under both cover a) and cover b) or under loss or deposits and cancellation expenses section of cover.

6) PERSONAL LIABILITY

Legal Liability to third parties for accidental injury or damage to)	Limit of
Property arising during the period of the tour, including playing and)	Indemnity
training activities.)	£1,000,000
Limited to £250,000 any one accident in respect of the member to member liability		

- NOTE:** Excluding:
- i) Wilful, malicious or unlawful acts and influence of intoxicating liquors
 - ii) Ownership, or use of vehicles, aircraft, watercraft or animals

OPTIONAL ADVERSE WEATHER CANCELLATION EXTENSION (applicable only to European Tours)

A quotation may be available upon application provided a request for a quotation is lodged with Tyser (UK)Ltd., and the appropriate additional premium paid at least six weeks prior to departure.

The cover provided is for the loss of deposits and charges paid in advance due to the necessary and unavoidable cancellation of the complete tour (prior to departure) due to adverse weather conditions causing either:-

- a) The cancellation of all scheduled matches overseas;
- b) Inability to travel to the airport or ferry port by any reasonable means.

CLAIM NOTIFICATION

In the event of any occurrence likely to give rise to a claim, as soon as possible, notice must be given to: **The Claims Department, TYSER (UK) LIMITED, ACORN HOUSE, GREAT OAKS, BASILDON, ESSEX SS14 1AL TEL: 01268 284361, Fax Number 01268 288016 quoting the CERTIFICATE NUMBER.**

Please Note: If at the time of a loss under this insurance for Medical Expenses, Personal Property and Money, Cancellation Expenses or Personal Liability an Insured Person has any other insurance in force covering the same event, the liability of the insurer under this insurance is limited to their rateable proportion only.

PREMIUMS

(03/04 Season) Including 17.5% Insurance Premium Tax (Per person, player or non player)
Period of Tour not exceeding (both days inclusive):

	EUROPE		WORLD-WIDE	
5 days	£11.16	(£7.29)	£19.98	(£12.93)
8 days	£15.28	(£9.99)	£26.44	(£16.04)
15 days	£20.56	(£13.51)	£41.13	(£27.03)
23 days	£28.20	(£18.21)	£54.05	(£35.25)
31 days	£37.01	(£24.09)	£65.80	(£42.89)

N.B. Rates in brackets apply to children 18 years and under.

It is recommended that cover is effected as far in advance as possible to obtain full benefit of the Loss of Deposit and Cancellation Expenses Cover.

TO EFFECT COVER: Please complete and detach form below and send with your cheque for the total premium due to: Tyser (UK) Ltd.,

Acorn House,
Great Oaks,
Basildon,
Essex. SS14 1AL

Telephone: (01268) 284361
Facsimile: (01268) 288016

TOUR INSURANCE - PROPOSAL (APPLICABLE 03/04 SEASON)

Name and Address to which Tour Certificate is to be sent:

Name:

Address:

.....

Daytime Tel.No:

Name of Club or Touring Team:.....

Period of Tour: Commencing on:.....200.. Countries Visited

& Ending:.....200..

Please state Sporting Activities:.....

Number of Persons in Party: Adults.....

Children.....

Do all Persons in travelling require this Insurance?.....

Please supply a list of names of those to be insured.

Have the Important Notice on the reverse of this form been observed? Yes/No

Cheque enclosed for total premium of:.....

Signed: Dated:

SECTION 2 (Delete if not required)

OPTIONAL ADVERSE WEATHER CANCELLATION EXTENSION - SECTION 4B (Applicable only to European Tours)

If required, an additional protection may be arranged which will provide cover for non-refundable travel and accommodation expenses (to a maximum of £350.00 per person) in the event that a tour has to be completely cancelled due to adverse weather conditions causing either:-

- (a) The cancellation of **all** scheduled matches abroad
- or
- (b) Inability to travel to the airport or ferry port

IMPORTANT NOTE:

This extension is available only if the request is lodged with Tyser U.K. and the appropriate additional premium paid at least six weeks prior to departure.

IF REQUIRED please show the total cost of the tour, including all travel and accommodation expenses (excluding the tour insurance premium). £.....

APPROXIMATE NUMBER OF GAMES SCHEDULED.....

We will contact you upon receipt of this completed application with a quotation (which you will be under no obligation to accept).

Please allow at least seven working days for us to respond to your enquiry.

TRAVEL INSURANCE

IMPORTANT NOTICE

Under the Association of British Insurance General Business Code of Practice, the person selling the travel insurance must draw your attention to important features of your policy including:-

Policy Document: you should read the document carefully. It gives you full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and Insurer to Insurer.

Conditions, Exclusions & Warranties: conditions and exclusions will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy.

Health: your policy contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip may depend. You are advised to read your policy carefully.

Dangerous Sports or Pastimes: if you are going to take part in dangerous sports or pastimes where there is a high risk of injury, check that your policy covers you.

Property Claims: these claims are paid based on the value of the goods at the time you lose them and not on a "new for old" or replacement cost basis, unless otherwise stated in your policy.

Policy Limits: most sections of your policy have limits on the amount the Insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy if you intend taking expensive items with you.

Policy Excesses: under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess.

Reasonable Care: you need to take all reasonable care to protect yourself and your property, as you would if you were not insured.

Complaints: your insurance policy will have in it a complaints procedure which tells you what steps you can take if you wish to make a complaint.

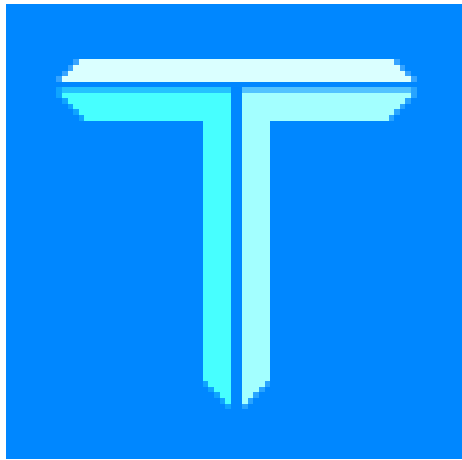
"Cooling Off" Period: your policy may contain a "cooling off" period during which you can return the policy and get a refund, if you have a justifiable reason for being dissatisfied with the cover it provides.

Your policy is governed by English Law unless you and your Insurers have agreed otherwise.

Your travel agent or insurance documentation will identify your Insurer.

If you would like more information, you should ask your Travel Agent/Insurance Broker, particularly if you feel the insurance may not meet your needs.

PLEASE MAKE SURE YOU READ YOUR POLICY CAREFULLY



SPORTS TOUR INSURANCE PROSPECTUS & PROPOSAL FORM

SEASON 2003/2004