



The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the Policy Document for a full description of the terms of the insurance, including the policy definitions and refer to the Schedule attached to the Policy Document, a copy of which is available from BIGGA or Heath Lambert Group for the specific policy benefits and operative times. This Policy Summary does not form part of the Policy Document.

Insurance Provider

This insurance is provided by AIG UK Limited.

Purpose of the Insurance

This insurance provides cover for accidental bodily injury which results in death, loss of limbs and eyes, permanent disability and temporary disability.

The cover applicable is Personal Accident only; there is no cover provided for Business Travel.

Insured

The British and International Golf Greenkeepers Association

Insured Person

Any Greenkeeper or Groundsman member of the Insured

Significant Product Features, Benefits and Exclusions

Cover will apply to this policy – 24 Hours a Day Worldwide

Death or Disablement must occur within 24 months of the accidental bodily injury

The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions
<u>Personal Accident Section</u>		
Death (only as the result of an accident)	Provides lump sum compensation following a fatal accident covered by the policy.	£7,500
Loss of Limbs	Provides lump sum compensation following physical severance or permanent loss of use of a limb following injury resulting from an accident.	£7,500
Loss of Sight and Loss of Speech	Provides lump sum compensation following disablement caused by injury resulting from an accident which causes total and permanent loss of sight and speech.	£7,500

Loss of Hearing	Provides lump sum compensation following disablement caused by injury resulting from an accident which causes total and permanent loss of hearing.	£3,750 – both ears Loss of Hearing in one ear is restricted to 20% of the sum insured.
Permanent Total Disablement	Provides lump sum compensation following disablement caused by injury resulting from an accident which prevents an Insured Person from working in their usual occupation.	£7,500 No benefit payable for any Insured Person after expiry of the Period of Insurance during which that Insured Person reaches age 75.
Permanent Partial Disablement	Provides lump sum compensation based on a set scale of percentages according to the degree of disability caused by injury resulting from an accident.	The benefits shown are a percentage of £7,500 Permanent severance or permanent total loss of use of: a) one thumb 30% b) forefinger 20% c) any finger other than forefinger 10% d) big toe 15% e) any toe other than big toe 5% f) shoulder or elbow 25% g) wrist, hip, knee or ankle 20% h) lower jaw by surgical operation 30% i) Permanent disability not mentioned up to a maximum of 100% j) <i>Paraplegia</i> £ 15,000 k) <i>Quadriplegia</i> £ 25,000 No benefit payable for any Insured Person after expiry of the Period of Insurance during which that Insured Person reaches age 75.

Temporary Disability		
Temporary Total Disablement (TTD)	Weekly compensation resulting from injury which temporarily prevents an Insured Person from carrying out the whole of their Occupational duties	After the first 28 days of any period of Disablement, £35 per week for the first 12 weeks and then £45 per week thereafter up to a total maximum Payment Period of 104 weeks. No benefit payable for any Insured Person after expiry of the Period of Insurance during which that Insured Person reaches age 75.

Significant Product Features, Benefits and Exclusions

The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions
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All Personal Accident Covers		There is no cover for: intentional self-injury, suicide or attempted suicide, flying as a pilot, sickness or disease, any naturally occurring condition, degenerative process or any gradually operating cause or the blood alcohol and/or blood drugs level being in excess of the legal limit allowed whilst driving a motor vehicle and/or an Insured Person being under the influence of drugs Death or Disability must occur within 24 months of the accident.
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[Additional Benefits](#)

Healthline Plus	Provides the following to all members, their partner and their child(ren): a medical second opinion service by renowned consultants for any condition, regardless of policy cover; 24 hour, 7 days a week access to remote nursing services; On-line additional health information.	
Funeral expenses	Funeral expenses incurred as a result of death following accidental bodily injury up to a maximum of £5,000 any one Insured Person	
Hospitalisation and Coma	In the event of an Insured Person being admitted to hospital as an inpatient following accidental bodily injury, and/or the Insured person being in an unconscious state following accidental bodily injury	£25 hospitalisation up to a maximum of £1,000 £25 unconscious state up to a maximum of £1,000
Retraining Benefit	up to £5,000 for reasonable expenses incurred in retraining an Insured Person for an alternation occupation following a claim being paid for Permanent Total Disablement or Loss of Limb(s) or Loss of Eye(s)	
Relatives Expenses	up to a maximum of £2,500 payable in addition to any other expenses as a result of any person whom the Insured consents to visit an Insured Person, following hospitalisation of the Insured Person beyond a 10 mile distance from their normal place of residence and following the Insured person being hospitalised for 14 days or more.	

Law and Jurisdiction

The policy will be governed by the law of England and will be subject to the exclusive jurisdiction the English Courts unless the Insured's registered office is located in Scotland, the Isle of Man or the Channel Islands.

Period of Insurance

Cover will normally renew annually on the date specified on the schedule attached to the policy.

Right of Cancellation

The Insured and Insured Person can cancel this Policy by giving 30 days notice to the Company at the Company's head office address in the United Kingdom. As this insurance is provided to all Insured Persons as part of their membership, no refund of premium will be given for such cancellation.

Claim Notification

A claim can be made on the policy by an Insured Person by contacting Heath Lambert Group, 133 Houndsditch, London, EC3A 7AH, Tel: 02075 603013 or by contacting the department responsible for the member's insurance., or by contacting AIG UK Limited, Accident & Health Claims, AIG UK Limited, 2-8 Altyre Road, Croydon, CR9 2 LG: Tel 02082 537401

Your Right to Complain

Every effort is made to ensure that the Insured or an Insured Person receives a high standard of service. If the Insured or an Insured Person are not satisfied with the service they have received, they should contact:-

In respect of sales and administration related complaints:

Customer Relations Manager, AIG UK Limited, 2-8 Altyre Road, Croydon CR9 2LG

Email: uk.customer.relations@aig.com

In respect of claims related complaints:

The Accident & Health Claims Manager, AIG UK Limited, 2-8 Altyre Road, Croydon CR9 2LG

To help the Company deal with your comments quickly, please quote the Policy/Claim Number and Policyholder/Insured Name.

The Company will do its very best to resolve any difficulty with the Insured or an Insured Person, but if it is unable to do this to the Insured or an Insured Person's satisfaction they may be entitled to refer any dispute to the Financial Ombudsman Service who will review the case. The address is:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Are we covered by the Financial Services Compensation Scheme (FSCS)?

The Company is covered by the FSCS. The Insured or an Insured Person may be entitled to compensation from the scheme if the Company cannot meet its financial obligations. This depends on the type of business and the circumstances of the claim. A claim is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN

www.fscs.org.uk

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

Brokers advising on the scheme : Heath Lambert Limited, Minerva House, East Parade, Leeds, LS1 5PS

Registered Address: Heath Lambert Limited (1199129), Registered in England and Wales at 133 Houndsditch, London, EC3A 7AH.

Authorised and regulated by the Financial Services Authority. .

