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SCANNED TO:

1 20d PERSONAL ACCIDENT RENEWAL  
DOC 2010 SCANNED 25.09.10. PDF

Mr S Edwards  
The Ups Club Squash Section

Perkins Slade Ltd  
3 Broadway  
Broad Street  
Birmingham  
B15 1BQ

Tel: +44 (0)121 698 8050  
Fax: +44 (0)121 625 9000  
E-mail: info@perkins-slade.com  
Website: www.perkins-slade.com

23 August 2010

Ref: UPSSQUASECT

Dear Mr Edwards

**Personal Accident Insurance - Renewal Notice**

**Insured:** The Ups Club Squash Section  
**Renewal Date:** 06 October 2010  
**Renewal Premium:** £2.50 per member, subject to a minimum of £115.00  
including Insurance Premium Tax at 5%  
**Activities:** Squash  
**Insurer:** ACE European Group Limited

Received by  
Post 26.08  
2010

We are writing to advise you that this policy falls due for renewal on the above date. The renewal invitation to continue the insurance is based on the number of members in your club and the activities shown above.

We are pleased to advise that the benefits provided by the policy have been enhanced from your renewal date to provide a Death Benefit of £10,000 (increased from £5,000) and Scaled Benefits in respect of Permanent Disablement / Disabling Injuries (previously no cover was provided for items G, H & I). Summary details of the changes are shown in the table below.

Terms have been obtained from your current insurer and the premium rating remains unaltered from last year. We have not approached alternative insurers for a quotation as we believe that the renewal terms are both competitive and suitable for your requirements. The renewal is therefore recommended with your current insurer.

This policy has been specifically arranged to meet the demands and needs of sports and leisure organisations, which we have tailored to match your individual needs.

**Benefits**

	BENEFIT DESCRIPTION	BENEFIT AMOUNT	Permanent Disabling Injuries - Scale of Benefits	
Accidental Bodily Injury resulting in:	Death	£10,000	A. Loss of Sight in both eyes	100%
	Permanent Total Disablement *	£50,000	B. Loss of Speech	100%
	Permanent Disabling Injuries *	£50,000	C. Loss of Hearing in both ears	100%
	Temporary Total Disablement	Not Insured	D. Loss of more than one Limb	100%
	Benefit Period: 26 weeks		E. Loss of one Limb	100%
	Deferral Period: 28 days		F. Loss of Sight in one eye	100%
	Dental Injury *	Up to £500	G. Loss of Hearing in one ear	20%
	Hospital Confinement	£30 per day	H. Loss of or total loss of use of:	
	Benefit Period:	25 days	i. a foot below the level of the ankle (talo-tibial joint)	50%
	Maximum any one accident	£750	ii. a hip, knee, ankle or thumb	20%
	Convalescence	£100	iii. a forefinger or big toe	15%
	Broken Bones **		iv. any other finger:	10%
	Arm, wrist or hand:	£100	v. any other toe	5%
	Leg, ankle or foot:	£200	I. Loss of use of:	
	Maximum any one accident	£500	i. the back or spine below the neck with no damage to the spinal cord	40%
			ii. the neck or cervical spine with no damage to the spinal cord	30%
			iii. a shoulder, elbow or wrist	25%

- \* The Benefit Amount shall be reduced by 50% in respect of Insured Persons aged 70 years or over.  
\*\* The Benefit Amount and the maximum amount payable shall reduce by 50% in respect of Insured Persons aged 65 years or over.

#### **Other Renewal Information**

Further details regarding your renewal are shown in Important Information. This includes essential policy, terms of business and premium payment information.

#### **Conflicts of Interest**

The capacity in which we are acting in sourcing a suitable policy and placing the insurance is as your agent. In preparing the policy documents for Civil Liability and Personal Accident insurance we will be acting as the agent of the insurer.

In certain circumstances we will act as agent of ACE European Group Limited in settling Personal Accident claims.

Please advise us immediately if you disagree with us acting in both these capacities. In this event, we may not be able to offer the cover or terms quoted.

#### **Commission Disclosure**

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

#### **Our Services**

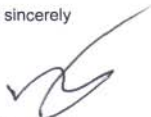
For details of the services we provide, please see the "Our Services" appendix.

#### **Next Steps**

- Please read the attachments very carefully.
- Assuming you wish to renew your policy, please complete the attached remittance advice and return it to Perkins Slade, before renewal date. Please also remember to enclose a cheque or advise us of your preferred payment method.

If you have any queries, or if we can be of any further assistance, please do not hesitate to contact us.

Yours sincerely



David Carbutt  
Sports Administrator

Direct Email: [d.carbutt@perkins-slade.com](mailto:d.carbutt@perkins-slade.com)

## Important Information

### Policy Summary

Enclosed is a summary of the policy, including the maximum benefit levels and details of the complaints and cancellation procedures, which has been produced by Insurers. This document should be read and retained for your records. A certificate of cover and revised policy document will be provided when the policy is renewed.

You should not summarise or change any insurance documentation or advice provided by Perkins Slade Ltd without our specific written consent. This includes any comments on insurance provided which may be included in your own brochures / membership documentation / handbooks and web sites. If you do choose to summarise the advice given we cannot be held responsible for any errors or omissions.

### Exclusions

Full details of the Exclusions are contained within the policy document, however the significant exclusions are shown on the attached policy summary.

### Incident Reporting

Every incident, particularly those involving Personal Injury, should be reported to us immediately it happens, and we will tell you what to do next. Please ensure that procedures are in place whereby documents get to us as soon as possible in order to ensure the Policy Claims Conditions are met. Our Claims Department can be contacted on 0121 698 8040.

### Material Facts

You must tell the Insurer about any changes to your circumstances throughout the life of your policy, particularly including changes to your activities and any material facts. These are facts that may influence how the Insurer may view the risk, or its cost.

If you are unsure of the importance of any facts, please speak to us.

### Terms of Business

Our Terms of Business are constantly being updated. Please note that the most recent version of our Terms of Business is available from our website, [www.perkins-slade.com](http://www.perkins-slade.com). Go to "About us", and then click on "Terms of Business".

We recommend that you print off a copy and retain with your insurance documents for future reference.

Please read our Terms of Business carefully, and we ask you to read particularly those Clauses regarding Quotations, Our Charges, Your Responsibilities, and Client Money.

If you do not wish to, or are unable to access our website, or would prefer a printed copy of our Terms of Business, please contact us and we will post a copy to you.

### Premium Payment Facilities

You can pay in full by cheque, Credit or Debit Card (Visa, MasterCard, Switch or Delta) or BACS payment, our bank details are: Barclays Bank Plc, Sort Code 20-97-78, Account Number 40093475 please quote our reference UPSSQUASECT, or, alternatively, spread the premium payment as follows:

- Premiums up to £500: Monthly Direct Debits over 10 months, at an interest charge of 6.95%
- Premiums above £500: Direct Debits over 10 months at an interest rate of 6.50%

If you decide to pay by instalments, your details will be passed to our Third Party Instalment Premium Provider, Premium Credit Limited (PCL).

They will send you a welcome pack detailing their full terms and conditions.

PCL will also provide you with written confirmation of the amounts due no later than 7 days before the first collection. If, at any time, money is debited from your account incorrectly, the bank guarantees to refund it. No changes to the amount debited can be made without notifying you in writing at least 7 days in advance. You have the right to cancel your Direct Debit at any time by writing to your Bank or Building Society. A copy of the Direct Debit safeguards will be included with your Credit Agreement.

If you have any questions about your instalments, you should contact Premium Credit on 0844 736 9836.

If you opt to pay by instalments at subsequent renewals of your policy, on receipt of your instructions to this effect, we will then pass your details to Premium Credit as described above.

If any Direct Debit, or other payment due in respect of the Credit Agreement you enter into with PCL to pay insurance premiums, is not met when presented for payment, or if you end the Credit Agreement with PCL, or if you do not enter into a Credit Agreement with PCL, or if you do not provide underwriting information as requested by PCL, we will be informed of such events by PCL.

If you do not, then, make other arrangements with us to pay the insurance premiums, you acknowledge and agree that we may, at any time after being so informed, instruct the relevant Insurer on your behalf to cancel the insurance (or, if this occurs shortly after the start or renewal of the insurance, to notify the Insurer that the policy has not been taken up), and to collect any refund of premiums which may be made by the Insurer, and, if any money is owed to PCL under your Credit Agreement, pay it to PCL, or, if PCL have debited us with the amount outstanding, use it to offset our costs.

You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.

#### **Payment Acceptance**

Please note that, due to the Financial Services Authority legislation, which was effective from 14 January 2005, we are required to bank all cheques on the day of receipt. However, this action does not confirm that Insurers have accepted the risk, and that cover is in force.



# Perkins Slade Ltd Group Personal Injury Insurance Policy

## Personal Accident

### Summary Of Cover



ace europe

## keyfacts®

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group limited.

### Significant Features and Benefits

#### Personal Accident

Accidental bodily injury resulting in:

Death	£10,000
Permanent Total Disablement	£50,000
Permanent Disabling Injuries	Up to £50,000
Temporary Total Disablement	£50 per week
Benefit Period 26 weeks	
Deferment Period 28 days	
Dental Injury	Up to £500
Hospital Confinement	£30 per day
Convalescence	£100
Broken Bones:	
Leg	£200
Arm	£100

Whilst:

- a) participating in any activity recognised by the Group Policyholder or the Association to which affiliated, or
- b) whilst coaching Members of the Group Policyholder in any activity recognised by the Group Policyholder or the Association to which affiliated

- anywhere in the world including direct travel thereto and therefrom such activity within the United Kingdom, Isle of Man, The Channel Islands or the Republic of Ireland.

### Significant or Unusual Exclusions or Limits

This policy does not cover:

- Anybody over the age of 80 years
- Any foreign nationals not resident within the UK
- Professional sports person or professional entertainer
- Suicide or deliberate self harm
- Member of the armed forces whilst on active duty
- Post traumatic stress disorder, psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome
- Influence of solvents, drugs or medication unless prescribed
- HIV, AIDS or AIDS-Related Complex
- Driving whilst under the influence of alcohol over the legal limit
- any act of terrorism involving the use of Nuclear, Chemical or Biological Weapons or Agents

### Policy Section that contains further details

Cover – Page 4  
Exclusions – Pages 7 to 8

### Duration of Policy

The policy will remain in force for 12 months from the date of commencement and is annually renewable.

### Right of Cancellation

An Insured Person may cancel their individual cover by writing to the Group Policyholder and asking that their name be removed from the list of Insured Persons. No refund of premium will be allowable.

### How to Claim

Should you wish to make a claim under this policy you should contact Perkins Slade Ltd at 3 Broadway, Broad Street, Birmingham, B15 1BQ. Telephone 0121 698 8000 Fax: 0121 625 9000 within 30 days or as soon as possible after the date of occurrence.

### Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service, in the first instance please contact The Chairman at Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham, B15 1BQ. Telephone 0121 698 8000 Fax: 0121 625 9000

Alternatively please contact:

The Customer Service Manager, ACE European Group Limited, 200 Broomielaw, Glasgow, G1 4RU

Telephone: 0800 783 9071

Fax: 01293 597376

E-mail: A&Hcustserv.complaints@acegroup.com

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

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

### Financial Service Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Further information about compensation scheme arrangements are available from the FSCS.

ACE European Group Limited, Registered in England No. 1112892.

Head Office: ACE Building, 100 Leadenhall Street, London, EC3A 3BP.

Authorised and regulated by the Financial Services Authority (FSA). FSA Firm Reference No. FRN202803.

Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk/register> or by contacting the FSA on 0300 500 5000

Perkins Slade Binder Grp Inj Summary 010710

## **Our Services**

### **Service Philosophy**

Our philosophy towards client servicing is firmly based on the principle that all directors and senior staff undertake a personal responsibility to provide the high level of expertise and service our clients have a right to expect. Dedicated client-service teams, bringing together many different areas of expertise, along with the support of senior and experience staff, is your guarantee of consistent, high quality, professional service.

In connection with your current Insurance Programme, we will:

- Continue to provide day-to-day insurance related service and advice. This will include:
  - Provision of a Summary of your Insurance Programme
  - Submission of invoices, credit notes and statements
  - Issue of Cover Notes and Certificates
  - Checking of Policy Documents and Endorsements
  - Issue of relevant technical bulletins and publications
  - Advice concerning changes to, or new relevant, legislation
  - Insurance Market updates
  - Arranging cover at renewal, and dealing with alterations during the year
  - General and claims insurance advice - the claims service we provide will automatically terminate if our appointment is discontinued

Our agreed remuneration does not include:

- Risk Management service
- Large/complex claims consultancy
- Acquisitions
- Major business developments

## Status Disclosure - About Our Insurance Services

### 1. The Financial Services Authority (FSA).

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

- ☒ We offer a product from ACE European Group Limited for Personal Accident Insurance.

### 3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for Personal Accident.

### 4. What will you have to pay us for our services?

- ☒ A £15 fee has been charged

You will receive a quotation which will tell you about other fees relating to any particular Insurance Policy.

### 5. Who regulates us?

Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham B15 1BQ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302886.

Our permitted business is for insurance mediation activities from 14 January 2005.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### 6. Ownership

Perkins Slade Ltd has no holding direct or indirect that represents voting rights in any insurance undertaking and no insurance undertaking has any voting rights or capital in Perkins Slade Ltd.

### 7. Complaints

If you wish to register a complaint, please contact us:

- ... **in writing** Write to the Chairman Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham B15 1BQ.  
... **by phone** Telephone: 0121 698 8000.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

(or)

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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