

Perkins Slade Limited

3 The Broadway
Broad Street
Birmingham B15 1BQ
Telephone: + 44 (0)121-698 8000
Fax: + 44 (0)121-625 9000

28 January 2009

Dear Sir/Madam

Thank you for your enquiry for Personal Accident insurance following your discussions with our office it has been determined that the attached policy suits both the requirements and exposures that have been identified in association with your activities. Both the product and premium contained within the attached proposal are based upon the information, which you have previously provided.

Our personal accident is provided by ACE Europe Ltd and as a result we have been able to negotiate preferential rates and cover which are unique to Perkins Slade Limited and would therefore recommend that cover is placed on this basis.

Details of the cover, premium costing and how the premium can be paid are provided on the attached proposal form, we also enclose a policy summary. A specimen of the full policy wording is available should you require it.

It is our duty under the new Financial Services Authority regulations to advise you of our official status. Details of which are contained within the Status Disclosure document attached.

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. Go to "About us" and then click on "Terms of Business". Please read our Terms of Business carefully, and we ask you to particularly read those clauses regarding Quotations, Our Charges, Your Responsibilities, and Client Money.

We recommend that you print off a copy and retain for future reference. 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.

Having reviewed our records we do not believe that any insurance we hold or have held is pertinent to this quotation.

Please complete and return the final two pages of the proposal form, ensuring that you retain all other information for your own record purposes.

Yours faithfully

Sports Scheme Department
Sports@perkins-slade.co.uk
0121 698 8052/8055/8137

Registered Office: 3 Broadway, Broad Street, Birmingham B15 1BQ. Registered in England No. 969374.
Perkins Slade is authorized and regulated by the Financial Services Authority. A Unifas Broker

PERKINS SLADE LIMITED

3 BROADWAY
BROAD STREET
BIRMINGHAM
B15 1BQ

Tel No: 0121 698 8050

Fax No: 0121 625 9000

E-Mail: Sports@perkins-slade.com

SPORTS AND RECREATION PERSONAL ACCIDENT INSURANCE

Injuries in sport are not uncommon and can, unfortunately, prove to be so serious that the injured person no longer enjoys a normal life or career prospects!

Permanent total disablement can involve a traumatic change in life style - a move to single storey accommodation, ramps to replace stairs, new bathroom and toilet facilities, mobility, and special nursing care. It all costs money and if a substantial compensation sum were immediately available to help rebuild a life, Sport and Sports Participation would be that much more attractive.

Perkins Slade have now arranged Group Personal Accident which provides benefits as follows in the event of injuries sustained whilst participating in **organised sports, physical education or recreation activities**:

BENEFITS

a) Death occurring within two years of the event	£ 5,000
b) Total loss by physical severance or permanent total loss of use of one or more limbs*	£50,000
c) Permanent total loss of all sight in one or both eyes*	£50,000
d) Permanent total loss of speech or hearing in both ears*	£50,000
e) Other Permanent Total Disablement which prevents the participant following any occupation*	£50,000
f) Emergency Dental Expenses*	£ 500
g) Broken Bones**	Arm £ 100 Leg £ 200
h) Hospitalisation	£30 Per day. Max £ 750
i) Convalescence***	£ 100

* Benefit reduced by 50% for Insured persons having attained their 70th birthday

** Benefit reduced by 50% for Insured persons having attained their 65th birthday

*** Subject to stay in hospital as an in patient exceed 7 days

EXCLUSIONS

- 1) War and kindred risks
- 2) The participant engaging in or practising for a sport as a profession
- 3) Illness or disease not resulting from bodily injury or bodily injury due to any gradually operating cause
- 4) Suicide or attempt there at
- 5) Insured person engaging in flying (whether as a pilot or cabin crew) as a living
- 6) Insured person being a full time or reserve member of any armed force or like international body
- 7) Broken bones cover resulting from Osteoporosis
- 8) HIV, AIDS, Psychological, Psychiatric or Post Traumatic Stress related illnesses
- 9) Driving whilst under the influence of alcohol or non prescription drugs (other than for drug addiction)

The maximum liability is limited to £500,000 per event overall or limited to £250,000 per event whilst travelling in any one aircraft.

Compensation shall not be payable for more than one of the results a) to e) in respect of any one person insured.

The minimum age is 3 years, the maximum age is 75 years.

INSURER

The cover is provided by ACE Europe.

COST

TOTAL NO OF MEMBERS @ £2.50 (MINIMUM PREMIUM **£115.00**)

Premiums include insurance premium tax at 5%

NB ALL MEMBERS MUST BE INCLUDED

PREMIUM PAYMENT

You may pay in full by cheque or alternatively spread the payment as follows:

1. Premiums between £200 and £500 - monthly direct debits over 10 months at an interest charge of 6.65%.
2. Premiums above £500 direct debits over 10 months, at an interest rate of 6.10%.
3. Credit or Debit Card – Visa, MasterCard, Switch or Delta.

Please contact us for the appropriate forms should you wish to pay by method 1 or 2.

THIS INSURANCE WILL NOT COMMENCE UNTIL THE INSURERS HAVE INDICATED THEIR ACCEPTANCE OF THE PROPOSAL. THE INSURERS RESERVE THE RIGHT TO DECLINE ANY PROPOSAL.

PLEASE NOTE THAT DUE TO FINANCIAL SERVICES AUTHORITY LEGISLATION WHICH COMES INTO EFFECT FROM 14TH JANUARY 2005, WE WILL BANK ALL CHEQUES ON THE DAY OF RECEIPT, HOWEVER THIS DOES NOT CONFIRM THAT INSURERS HAVE ACCEPTED THIS PROPOSAL.

Perkins Slade Ltd
Registered Office: 3 Broadway, Broad Street, Birmingham B15 1BQ.
Registered in England No. 969374

ABOUT OUR INSURANCE SERVICES

perkins**slade**

Head Office
Perkins Slade Ltd
3 Broadway
Broad Street
Birmingham
B15 1BQ
Tel: 0121 698 8000
Fax: 0121 625 9000
E-mail: info@perkins-slade.com

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 Europe Group Ltd 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 Insurance

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



No fee.

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 will be authorised and regulated by the Financial Services Authority. Our FSA Register number is 302886.

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

You can check this on the FSA's Register by visiting the FSA's website 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 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 100% of the first £2,000 and 90% of the remainder 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.

PLEASE RETAIN THESE INFORMATION PAGES FOR YOUR RECORDS

Perkins Slade Ltd
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Registered in England No. 969374

PROPOSAL FOR PERSONAL ACCIDENT INSURANCE

NAME AND ADDRESS OF PROPOSER		
Telephone No.		
NAME OF AMATEUR SPORTS CLUB		
PLEASE PROVIDE A COPY OF YOUR CONSTITUTION	ATTACHED	
NAME OF SPORTING GOVERNING BODY THAT THE CLUB IS AFFILIATED TO AND THE AFFILIATION/MEMBERSHIP NUMBER		
DESCRIPTION OF ACTIVITIES		
NUMBER OF MEMBERS IN CLUB @ £2.50 = £ (minimum premium £115.00) <u>NB ALL MEMBERS MUST BE INCLUDED</u>		
DATE OF COMMENCEMENT OF INSURANCE (refer comments in information notes)		
<u>CLAIMS INFORMATION</u> Have any accidents or claims arisen in past 5 years whether insured or not	YES () NO ()	
If Yes please give details below or attached insurers confirmed claims experience if presently or previously insured		
Date of accident	Brief Details	Amount of claim



Personal Accident Insurance Group Policy Summary

This Policy Summary does not contain the full terms and conditions of your Personal Accident Insurance. Please refer to the Group Policy Document for full details.

key facts

Insurer

This insurance, arranged under the Perkins Slade Sports Scheme, is underwritten by ACE European Group Limited (ACE), whose main business is general insurance, and is registered in England No. 1112892, Head Office: ACE Building, 100 Leadenhall Street, London EC3A 3BP. ACE is authorised and regulated by the Financial Services Authority (FSA) Registration number 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 0845 606 1234

Duration

This insurance is valid from the 1st January 2005, until 31st December 2005 and each subsequent 12-month period for which ACE accepts renewal.

Cover

Personal Accident Insurance is provided to members (Policyholders) between the ages of 3 years and 75 years, whilst participating in any activity anywhere in the world, which is recognised by the Group Policyholder or the Association to which the Policyholder is affiliated. This includes whilst the Policyholder is travelling directly between their home address and the venue of activity anywhere in the United Kingdom

Significant Features & Benefits

- Accidental Death £5,000*
- Permanent Total Disablement £50,000*
- Loss of Limb, Sight, Speech or Hearing £50,000*
- Emergency Dental Treatment up to £500
- Hospitalisation £30 per day for up to 25 days
- Convalescence £100
- Broken Bones £100 Arm - £200 Leg**

Significant Exclusions or Limitations

ACE will not be liable for any Bodily Injury, Loss or Expense as a result of:

- Being under the influence of alcohol, solvents or drugs
- Committing suicide, attempted suicide, self-inflicted injury or an illegal act
- Pregnancy or childbirth
- Engaging in professional sports, entertainment or flying as a pilot or crewmember of a fixed wing or rotary propelled aircraft
- Being a member of the armed forces
- War
- *Benefits reduced by 50% in respect of Policyholders aged 70 or over
- **Benefit and maximum amount payable shall be reduced by 50% in respect of Policyholders aged 65 or over.

Cancellation Rights

A Policyholder has a right to cancel their individual cover within 14 days of the commencement date of cover by writing to the Customer Services Manager, ACE Service Centre, Ashdown House, 125 High Street, Crawley, West Sussex, RH10 1DQ, quoting name, address and policy. Cover will cease from the date ACE receives such notice. As no specific premium has been charged for this insurance, no refund will be given should a Policyholder wish to cancel.

ACE may cancel this Group Policy by sending 30 days written notice to the Group Policyholder at last known address.

Claims

If you have a claim you should contact Claims Service Team, Perkins Slade Limited, 3 Broadway, Broad Street, Birmingham, B15 1BQ, within 60 days or as soon as possible after the date of the occurrence.

Complaints Procedure

Any complaint in the first instance should be addressed to the Sports Department at Perkins Slade, 3 Broadway, Broad Street, Birmingham, B15 1BQ, quoting name, address and policy details. If the matter is not resolved satisfactorily, a complaint should be made in writing to the Customer Services Manager, ACE Service Centre, Ashdown House, 125 High Street, Crawley, West Sussex, RH10 1DQ, telephone 01293 726060, Fax 01293 726100 quoting policy details.

The Financial Ombudsman Service may be approached for assistance if there is still dissatisfaction after ACE's final response. Its contact details are: South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800 Facsimile: 0207 964 1001. Email: enquiries@financial-ombudsman.org.uk A leaflet is available on request. The existence of these complaints procedures does not effect any right or legal action you may have against ACE.

Compensation Scheme

In the unlikely event of ACE being unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Its contact details are: Financial Services Compensation Scheme. 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.