



Allianz Insurance plc

MartialGuard Instructors

Policy Overview and Proposal



Allianz 



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Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we have been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with Towergate Insurance for your MartialGuard cover to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

Should you need any further details or have any questions Towergate Insurance will be delighted to help.

Please contact them or visit their website:

www.martial-arts-insurance.co.uk

Address: Pegasus Court, Olympus Avenue,
Tachbrook Park, Warwick, CV34 6LW

Telephone: 0844 873 0182

Fax: 01926 439440

Email: martialguard@towergate.co.uk

Important

This document provides an overview of your policy.

Please read it carefully and keep it in a safe place.



Introduction

This document provides an overview of your policy. For full details please refer to the policy document, a copy of which is available on request. Towergate Insurance or your local Allianz office will be pleased to explain the policy cover in more detail.

Please read the Policy

Please read the policy and the policy schedule carefully to make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions. If you wish to change anything or if there is anything you do not understand, please notify Towergate Insurance. If you fail to notify us your policy may not operate or not operate fully.

What is the MartialGuard Instructors Policy?

The MartialGuard Instructors Policy will cover you for 12 months and is annually renewable. It is designed to cover the main insurance needs of an instructor, provided you are over 18, hold a black belt or a teaching qualification and belong to a Martial Arts Club, Association or Organisation. Both covers are optional for your selection and are detailed below. The policy is underwritten by Allianz Insurance plc.

Covers available:

Instructors Public and Products Liability

Public liability insures your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by you, or caused by advice or instruction given by you. Cover also includes financial loss resulting from trespass, obstruction or interference with any right of way, light, air or water.

Cover applies in the United Kingdom and any other member country of the European Union. It also applies elsewhere in the world when you are temporarily abroad on business.

Products Liability cover insures your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by your products.

A key feature of the Instructors Public and Products Liability Section is that cover is arranged on a claims occurrence basis and not a claims made basis. This means that this section will respond to a claim for an incident occurring during the period of insurance even if the claim is made against you at a later date. This is important as liability claims can be notified long after an alleged incident has taken place, especially if children are involved.

You may select the limit of indemnity.

Personal Accident

The cover provides a fixed payment for an accident which results in death or disablement, and a range of capital sums and weekly benefits are included, as shown. A wide range of extensions are also added to the standard cover.

Cover is operative 24 hours a day when an accident results in the following:

Accidental Death	£5,000
Loss of one Limb	£100,000
Loss of two or more Limbs	£100,000
Loss of Sight	£100,000
Loss of Hearing in one Ear	£50,000
Loss of Hearing in both Ears	£100,000
Loss of Internal Organ	£50,000
Loss of Speech	£100,000
Permanent Total Disablement	£100,000

The following extensions are also included

Temporary Total Disablement	100% of your weekly wage up to a maximum of £500 a week up to 52 weeks (excluding the first 28 days)
Additional Travel Expenses	up to £25 per week in the event of Temporary Total Disablement (maximum 52 weeks)
Broken Bones	legs, arms, collar or cheek bones £125 (maximum per person £1,000) finger, thumb or toe £30 (maximum per person £500)
Emergency Dental (pain relief) Expenses	up to £200
Hospitalisation	£ 50 per day (maximum payment £1,000)
Legal Advice Helpline	24 hours a day, 365 days a year
Physiotherapy Sessions	Up to 10 sessions in the event of Temporary Total Disablement (maximum payment £350)
Rehabilitation and Retraining Expenses	up to £ 5,000 retraining expenses in the event of Permanent Total Disablement

For a summary of the main benefits, terms, conditions and exclusions under this policy, you may wish to read our "Important Information about Your Policy" document or contact Towergate Insurance

Proposal

Please return fully completed Proposal Form, with payment, to:

MartialGuard, Towergate Insurance, Pegasus Court, Olympus Avenue, Tachbrook Park, Warwick, CV34 6LW

Please note to apply for a MartialGuard Instructors Policy, you must be over 18, hold a black belt or a teaching qualification and belong to a Martial Arts Club, Association or Organisation.

You may choose any of the following covers. Please tick the appropriate box(es) for the cover(s) you wish to insure.

Public and Products Liability (see cover summary on page 1)

Personal Accident (see cover summary on page 1)

On the pages that follow, please complete Your Details, each section you wish to insure, the General Questions and the Declaration.

Please answer all the questions, tick the appropriate boxes and use block capitals

Your Details

1 Title: Ms Miss Mrs Mr Other (please specify)

Your full name

2 Date of Birth

3 Your contact details,

Your postal address

Postcode

Your telephone number

Your email address

4 Your martial arts qualifications/grade

5 Details of styles and disciplines of all martial arts practiced

6 List all weapons used

a For demonstration

b For contact

c Details of safety measures including risk assessments and safety clothing for use of such weapons

7 Please state required start date, or renewal date of existing Policy (The policy is renewable annually)

Please note cover cannot be backdated and cannot commence until this signed

proposal form and payment have been received and accepted by Towergate Insurance.

8 The full name and address of the martial arts club, association or organisation to which you belong (initials are not sufficient)

British Wadokai/British Wado Federation
57 South Hill, Hooe, Plymouth, Devon. PL9 9PT.
Part of the Alliance of International Wadoryu.

Please refer to the 'Instructor Insurance Cost Summary' document for full premium details (details can be found at www.martial-arts-insurance.co.uk)

Instructors Public and Products Liability Cost; £2m; £75 per annum.
£5m; £97 per annum.
£10m; £120 per annum.

1 Please tick the box for the indemnity limit you want

£2,000,000 £5,000,000 £10,000,000

2 Is all equipment properly maintained and kept in a good state of repair?

Yes No

If 'No' please give full details

3 Please give detail of goods sold, supplied, delivered or used for promotional purposes, including their intended function

Please note cover excludes products exported directly or indirectly to the United States of America or Canada.

Personal Accident (only complete if Personal Accident cover selected)

1 Do you have any pre-existing medical conditions?

Yes No

If 'Yes' please give full details

Payment Options

Cheque (payable to Towergate Insurance)

Pay by Credit / Debit card

Cardholder's name (as it appears on the card)

Card Billing Address

Please charge my Debit / Credit card the total of £

16 digit Card Number

Card Expiry Date / / Valid from Date (if applicable) / / Issue number (if applicable)

3 digit Security Code (back of card, next to signature strip)

Date / /

Please note cover cannot commence until this signed proposal form and payment have been received and accepted by Towergate Insurance.

General Questions

1 Has any Insurer ever

a) declined to insure you?

Yes No

b) cancelled or declined to renew any of your insurances?

Yes No

c) imposed special terms?

Yes No

If 'Yes', to a, b or c please give details

2 Have you, in connection with this or any other activity in which you have been trading, ever been

a) convicted of or charged (but not yet tried) with any criminal offence other than road traffic offences?

Yes No

b) declared bankrupt or insolvent?

Yes No

If 'Yes', to either of the above please give details

3 Have you, in connection with this or any other activity in which you have been trading, suffered any loss, made any claims or been involved in any accidents which have or could have resulted in a claim in respect of the risks proposed within the last five years?

Yes No

If 'Yes', please give details

Important: You must give details of all claims, even if they were declined by your previous insurers.

Year	Type of Loss	Details of Loss	Amount Paid £	Amount Outstanding £
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Declaration

- 1 I/We declare that to the best of my/our knowledge and belief:
 - a) the above statements and particulars, whether written by me/us or by others on my/our behalf, are true and complete;
 - b) any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete;
 - c) I/we have not withheld any material fact*
 - d) no insurer has declined my/our proposal, cancelled or refused to renew my/our policy or increased the premium or required special terms or conditions in respect of any of the risks proposed; and
 - e) all sums insured stated above represent the full value of the property to be insured.
- 2 I wish to modify the above statements in the following respects:

- 3 I/We agree that this proposal and declaration and any information given separately shall be the basis of the contract between Allianz Insurance plc and myself/ourselves.
- 4 I/We agree to accept the Allianz standard form of policy for this type of insurance.
- 5 I/We understand that Allianz reserves the right to decline any proposal.
- 6 I/We have read the Data Protection Act statement (below) and consent to data being used for the purposes specified.

Authorised Signature

Date

Please return fully completed Proposal Form, with payment, to:
MartialGuard, Towergate Insurance, Pegagus Court, Olympus Avenue, Tachbrook Park, Warwick, CV34 6LW.

Please note to apply for a MartialGuard Instructors Policy, you must be over 18, hold a black belt or a teaching qualification and belong to a Martial Arts Club, Association or Organisation.

Important:

Your Records

You should keep a record (including copies of letters) of all information you supply to Towergate Insurance and/or Allianz Insurance plc about this proposal.

Data Protection Act

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz") may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz may need to collect and process data relating to individuals who may benefit from the policy ("Insured Persons"), which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by Allianz and that this fact is made known to the Insured Persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employer's Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers' liability insurance of their employers, (the "Claimants"):

- I. to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- II. to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

Towergate Insurance is a trading name of Towergate Underwriting Group Limited.
Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN.
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www.allianz.co.uk

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Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.



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