

Schedule of Insurance

Contract Reference: B1033LA097500Q

Brokerage: BHP Insurance Agent Code: B0129
Policy Number: B0129-P-2016-00373
Insurer: Prosight
Description: Clubs (Martial Arts)
Proposer Name: Swords Karate Kyokushinkai
Proposer Address: Fingallians GAA Club, SWORDS, Dublin, Republic Of Ireland.
Cover Effective From: Time 00:01 on Date 08/04/2017 Cover Effective to: Time 23:59 on Date 07/04/2018
Claims Record: NONE

Details of cover

Liabilities

Details of Cover	Limit of Indemnity	Excess Applicable
Public Liability	€2,600,000	€300
Employer Liability	€13,000,000	NIL

Subject to terms & conditions of policy document.

Schedule of Insurance: Personal Accident and Illness

Contract Reference: B1033LA097501P

Policy Number:	B0129-PA-2016-00021	Agent Code:	B0129
Insurer:	Novae		
Description:	Clubs (Martial Arts)		
Proposer Name:	Swords Karate Kyokushinkai	Club Members:	20
Proposer Address:	Fingallians GAA Club, SWORDS, Dublin, Republic Of Ireland.		
Cover Effective From:	Time 00:01 on Date 08/04/2017	Cover Effective to:	Time 23:59 on Date 07/04/2018
Premium:	€63.00 (including 5% Government Levy.)		
Claims Record:	No Claims Declared		
Accident Accumulation Limit:	€1,000,000		

Details of Cover

Personal Accident

Details of Cover	Sums Insured	Excess Applicable
Death	€10,000	NIL
Loss of Sight in One or Both Eyes	€10,000	NIL
Loss of a Limb	€10,000	NIL
Permanent Total Disability	€10,000	NIL
Temporary Total Disability	Not Covered	NIL
Medical Expenses Cover	€500	€100
Dental & Physio Inner Limits	€250	€100

Accident any one person limit: €10,000

Endorsements Applicable to this Policy

- It is understood and agreed that

- (a) The Insured Person(s) will be covered only whilst:
- (1) Participating in activities organised by the Insured and/or playing or officiating for the Insured at home or away fixtures.
 - (2) Taking part in training organised by the Insured.
 - (3) Taking part in any social activity organised by the Insured.
 - (4) Proceeding directly to and returning from the Insured's away fixtures as part of an organised party, under the Insured Club's auspices, using private cars, motor coaches or public transport, but excluding aircraft or motor cycles.
- (b) That in respect of any Insured Person under 18 years of age and undergoing full time education the Death Benefit (Item 1 of the schedule) shall be limited to €5,000 and item 5 (Temporary Total Disability) of the schedule is deleted.
- (c) That in respect of any Insured Person not in regular gainful employment, Item 5 (Temporary Total Disability) of the schedule is deleted.
- (d) The definition of permanent total disability is deleted and replaced with:
- Permanent Total Disability:
- Disability which entirely prevents an insured person from working in any business or occupation of any and every kind and which, after a period of 52 weeks from the date of disability, shows no signs of ever improving.
- (e) The Geographical limits shall be:
- IRELAND AND/OR UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND.

-It is understood and agreed that this insurance is extended to include Medical Expenses up to a maximum of €500.00 each Insured Person

- Definition: Medical Expenses means expenses an Insured Person incurs that are necessary following bodily injury occurring during the Operative Time, for medical treatment, dental treatment, hospital surgery, manipulative massage, therapeutic treatment, x-rays or nursing treatment, including the cost of medical supplies and ambulance hire and incurred within 52 weeks from the date of the accident.

- The maximum payable in respect of dental treatment, manipulative massage or therapeutic treatment shall be €250 each and every claim, each Insured Person.

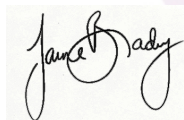
- This extension does not cover:

- a) The first €100 of each and every claim, each Insured Person.
- b) Any claims that are covered by any other valid and collectible insurance or Health Service Facility.

All other terms, clauses and conditions remain unaltered

To be read in conjunction with policy wording.

Authorised Signature:



Date of Issue:

24/03/2017