AXA

XL Insurance

Sport & Leisure

Schedule

Sport Personal Accident

SL-PA 0724 - STB

July 2024

Schedule

Policy Details:

Unique Market Ref:	B0334SC3342026714
Policy No:	**XLC-EKF-0143-0226**
Wording:	Sport Personal Accident Insurance – Affinity (Form SL-PA 0724 – STB)
Insured:	**Registered Instructors and Students of English Karate Federation CIC**
Insured's Address:	PO Box 4422, Hornchurch, Essex, RM12 9FD
Premises:	n/a
Business Activities:	Karate
Insured Person(s)	Instructors and Members of the Assured declared to Underwriters on a monthly basis who have paid the appropriate membership subscription
Period of Insurance:	From: 01.08.2026 To: 31.07.2027 Both dates Inclusive local standard time at the **Insured's** address stated above. This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the **Insurer** and the **Insured**. Premiums are declared on a monthly declaration basis with the declared Instructors/Members attaching to the policy for a 12 month period from the date of their declaration.
Geographical Limits:	Worldwide
Permanent Partial Disability Scale:	Standard
Claim Time Limit:	12 months
Event Aggregate Limit:	GBP 1,000,000
Travel Accumulation Limit:	Not Applicable
Age Limit:	Applicable to 75 only. Reduced Benefits apply for: Ages to 16 - 20% of Death Benefit otherwise full Benefits Schedule applies Ages 71 to 81 - 25% of Death and Permanent Total Disablement and Permanent Partial Disablement Benefit otherwise full Benefits Schedule applies

Benefits Schedule:

BENEFIT TYPE	BENEFIT AMOUNT
Death (reduced to £10,000 for under 16's)	GBP 50,000
Permanent Total Disablement Any Occupation	GBP 50,000
Permanent Partial Disablement Standard Scale	Capital Sum: GBP 50,000 Please check the scale below to see what percentage of the Capital Sum is payable.
Temporary Total Disablement (Benefit limited to GBP 50 per week for persons not in gainful employment)	Participants: GBP 50 per week Maximum Duration: 52 weeks Deferment Period: 14 days
Medical Expenses	Not applicable

Permanent Partial Disablement – Standard Scale

CONDITION	PERCENTAGE OF CAPITAL SUM PAYABLE
Loss of Limb (one limb):	50%
Loss of Limb (two or more):	100%
Loss of Sight (one eye):	50%
Loss of Sight (both eyes):	100%
Loss of Limb & **Loss of Sight**:	100%
Loss of Hearing (one ear):	50%
Loss of Hearing (both ears):	100%
Loss of Speech:	100%

Important Notes

The Insurer shall not pay more than the Capital Sum stated in the Benefit Schedule for **Permanent Partial Disablement** arising out of any one **Accident** regardless of the number of conditions diagnosed in the **Insured Person**.

Dental Expenses	Maximum payable per incident under this section (Whole sound teeth only) Excess payable for each and every claim (Excludes loss of dentures, bridges, crowns or other Dental appliances)	**GBP 250** **GBP 25**
Extensions:	**Hospitalisation** – per night 2 day franchise, maximum payment period of	**GBP 25** **14 days**
Conditions:	Weekly benefit must not exceed 75% of normal weekly income. Cover whilst playing, practising and training under the auspices, control or direction of the club. Excluding any injuries or disablement arising from any pre-existing defect, infirmity or sickness. All terms and conditions as per the Insurers policy wording; Excluding the use of any live/sharp blades/weapons.	

Notification of Claims and Circumstances to:

AXA XL
Crisis Management
20 Gracechurch Street
London
EC3V 0BG

E-mail: James.Good@axaxl.com

shadan.shirkhani@axaxl.com

Signature: 

Date of Issue: 30.07.2026

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Pulse Sport and Leisure, Jonathan Scott Hall, Thorpe Road, Norwich, Norfolk, NR1 1UH
Tel: 01603 626904
Web: www.pulse-insurance.co.uk
Registered in England & Wales No. 3492137



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AXA XL Insurance Company UK Limited
20 Gracechurch Street, London, EC3V 0BG, United Kingdom

Telephone: +44 (0)20 7626 0486 Fax: +44 (0)20 7623 9101 **axaxl.com**

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