



## British Judo Association Personal Accident Summary of Insurance 1 April 2019 to 31 March 2020

### Personal Accident

This provides a “no-fault” compensation for licence holders between the ages of 3 and 80 who are injured whilst participating in an authorised/ organised activity of the BJA anywhere in the world (includes direct travel to and from the activity within the UK only). Individuals who are not licence holders are not covered by this policy.

The benefits are:

Death	<b>£5,000</b>
Loss of eye(s), limb(s), hearing	<b>£50,000</b>
Permanent total disability from any and every kind*	<b>£50,000</b>
Hospitalisation	<b>£25 per full day, up to 52 weeks</b>
Convalescence (should a stay in hospital as an inpatient exceed 7 days)	<b>£100</b>
Emergency dental expenses	<b>£750</b>
Broken bones Arm (humerus, radius, ulna, carpus, collarbone – clavicle)	<b>£200</b>
Leg (femur, tibia, fibula, tarsus)	<b>£300</b>

Note: there is a £50 excess on each and every claim in respect of dental expenses.

\*Permanent total disablement from any gainful employment or gainful occupation for which the insured person is fitted for by education training or knowledge.

Underwritten by RSA  
Master Policy Number RKK692531

*Benefits are subject to the Policy Terms and Conditions.*



This document provides a summary of the features, benefits and limitations of cover provided by Howden. For full details of the cover please refer to the policy document which is available online at [www.ps-judo.com](http://www.ps-judo.com)  
Specific terms and conditions are available for inspection/clarification from:

Howden Sport Recreation and Equine  
Tricorn House  
51-53 Hagley Road  
Birmingham  
B16 8TP  
T: 0121 698 8000  
F: 0121 625 9000  
E: [judo@howdengroup.com](mailto:judo@howdengroup.com)

Howden is a trading name of Howden UK Group Limited, part of the Hyperion Insurance Group. Howden UK Group Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: 16 Eastcheap, London EC3M 1BD. Calls may be monitored and recorded for quality assurance purposes.

Personal Accident insurance is provided by RSA Insurance Group plc. RSA Insurance Group plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England with company number 2339826. Registered office: 20 Fenchurch Street, London, EC3M 3AU.