



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](http://www.martial-arts-insurance.co.uk)

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

Telephone: 01926 439511

Fax: 01926 439440

Email: [martialguard@towergate.co.uk](mailto: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 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 Towergate Insurance 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 Details of any 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 Your full Club or Association name

9 Your Club or Association address

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

## Instructors Public and Products Liability

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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# Important Information

## IMPORTANT INFORMATION – YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a) deliberate or reckless; or
- b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

- a) reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or
- b) treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in your Proposal Form or in any other information provided are complete and accurate. You must also make reasonable enquiries to check with anyone you employ in your business that the facts and statements set out in your Proposal Form or in any other information provided are complete and accurate and that there are no other material facts which you need to disclose.

**If any of the facts, statements and information set out in your proposal form, risk presentation or any additional information provided are incomplete or inaccurate, you must contact Towergate Insurance immediately.**

**Failure to do so could invalidate your policy or lead to a claim not being paid or not being paid in full.**

# Declaration

- 1 I/We declare that:
  - a) I/We have read this proposal and understand that I/we are under a duty to make a fair presentation of the risk and that failure to do so could result in my/our policy being invalidated and/or a claim not being paid or not being paid in full;
  - b) the facts, statements and information contained within this proposal, whether provided by me/us or by others on my/our behalf, are true and complete;
  - c) the facts, statements and information which are not contained within this proposal but which have been provided to Allianz separately by me/us or by others on my/our behalf are true and complete;
  - d) I/We have declared all material facts and circumstances which may affect the risk being accepted by Allianz under this policy even if Allianz has not asked me/us any questions about such facts.
  - e) 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
  - f) 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 statement contained within this Proposal 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

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz Group") 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 Group 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 Group 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](http://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.



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Towergate Insurance is a trading name of Towergate Underwriting Group Limited. Registered in England No. 4043759  
Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN  
Authorised and regulated by the Financial Conduct Authority.

**[www.allianz.co.uk](http://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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