

MartialGuard Group Travel Policy Policy Schedule

Fair Presentation

It is important that you tell us everything about you and what you want to insure, including any specific concerns that led you to seek cover. To do this you need to answer all questions we ask you accurately and to the best of your knowledge and ability by making specific enquiries of partners, directors and senior management involved in the business and its subsidiaries. You must tell us of anything that may be relevant or important for insurers to know so that they can make decisions on whether to offer cover, the type of cover to offer the terms to be applied and the required premium. If you don't do this and a relevant piece of information is missed then you may not be covered correctly, your insurance may be invalid or you may be charged a higher premium. If you are in any doubt/not sure then just tell us. For example you should inform us of any different, special or any unusual aspects of your business activities in comparison to what would be considered 'typical' in the market place for your trade, business or profession.

Policy Number: 32/SZ/17940485/01/161820791
 Account Number: 32/084255 Agent: Towergate Insurance
 The Insured: National Martial Arts Committee in Partnership With The Great Britain Martial Arts Team
 Postal Address: Victory House,, Chequers Road,, Long Stratton, Norwich, Norfolk, NR15 2ZJ
 Premium: £ 3,379.74
 Insurance Premium Tax: £ 405.57
 Total Payable: £ 3,785.31
 Period of Insurance: 03/11/2025 to 12/11/2025
 Effective Date: 03/11/2025
 Travel Destination: European Union

Group Travel

Insured Persons: 91 Participants
 0 Non-Participants
 All licensed members of the Insured and accompanying spouse, partner, parent, legal guardian or child.
 Operative Time of Cover: From 03/11/2025 to 12/11/2025

Table of Sums Insured			
Section Number		Benefit Amount	Excess
1	Emergency Medical and Travel Expenses	£10,000,000	£25
1a	Emergency Medical Assistance	Insured	Not Applicable
1b	Overseas Hospitalisation Benefit		
	a. In-Patient Benefit (per day) Maximum In-Patient Benefit per Insured Person	£50 £1,000	Nil
	b. Convalescence Benefit (per day) Maximum Convalescence Benefit per Insured Person	£50 £1,000	Nil
2	Replacement Personnel Expenses	£5,000	Nil
3	Baggage (maximum item limit £750) Money	£3,000 £2,000	£25 £25
3a	Baggage and Money Extensions		
	Pre-Journey Loss of Passport	£250	£25
	Loss of Passport during Journey	£1,000	£25
	Temporary Deprivation of Baggage	£1,000	£25

	Fraudulent Use of Credit Cards	£750	£25
4	Cancellation and Curtailment	£5,000	Nil
5	Delayed Departure - After the first 4 hours delay - For each subsequent full hour of delay Maximum Payable	£30 £30 £750	4 hours
6	Missed International Connection / Missed Departure	£500	£25
7	Hijack and Kidnap Each full 24 hours Maximum Payable	£300 £15,000	Nil
8	Personal Liability	£2,000,000	Nil
9	Legal Expenses	£50,000	Nil

Accumulation Limit	
Event Accumulation Limit:	£10,000,000
Non Scheduled Aircraft Accumulation Limit:	£250,000
Scheduled Aircraft Accumulation Limit:	£10,000,000
Contamination by Terrorism Accumulation Limit:	£ nil

Clauses applicable to this Section:

none applicable

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