

MEMBER INSURANCE BENEFITS





Line of Insurance	Cover	Who	Limit	Excess
Public & Products Liability	Indemnity for members against legal liability for injury to third parties or loss of or damage to third party property arising out of playing and training under official direction of Squash Wales.	All Members	£2,000,000	£250 each & every claim
Professional Indemnity	Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of a breach of professional duty, or negligent act for instruction and advice given from a coach, such as poor warm up technique that may have resulted in third party injury.	All Members	£2,000,000	£500 each & every claim
Personal Accident	24-hour group personal accident insurance for all members of Squash Wales whilst playing and training under the auspices, control or direction of Squash Wales including travelling to or from any such venue for the purposes, including travelling to and from and playing in squash leagues.	All Members	£10,000	Nil
	Death	Adult	£10,000	Nil
	Death	Juniors (U18)	£2,000	Nil
	Loss of use of all sight in both eyes &/or total and irrecoverable loss of use of both hands or both feet or of one hand and one foot	All Members	£10,000	Nil
	In respect of total and irrecoverable loss of use of one hand or one foot together with the total and irrecoverable loss of all sight in one eye	All Members	£5,000	Nil
	In respect of total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot	All Members	£2,500	Nil
	In respect of Permanent Total Disablement from gainful employment or gainful occupation for which the Insured Person is fitted for by education, training, or knowledge (deferment period 12 months)	All Members	£10,000	Nil
	Temporary Total Disablement Benefit / Loss of Income	All Members	£50 per week Maximum Period 52 weeks	14 Days
	Inconvenience Benefit	All Members	£30 per day / Max 50 weeks	Nil
	Medical Expenses: Hospital Accommodation Ancillary Medical Expenses Physiotherapy & Chiropractic Dental Services to sound whole teeth	All Members	£300 or 80% £500 or 80% £375 or 75% £500 or 80% %of total claim	£50 Each and every claim
	Broken Bones Extension Arm (Humerus, Radius, Ulna) or Wrist (Carpals), Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella).	All Members	£500	Nil





Travel	Losses sustained through medical expenses, cancellation expenses, person effects including money whilst travelling on behalf of Squash Wales.	All Members Cover extends to all members travelling on behalf of Squash Wales.	Worldwide	Nil
Key Cover & Highlights	Cancellation, Curtailment & Disruption	All Members	£10,000	Nil
	Personal Baggage, Business Items and Money	All Members	£10,000	Nil
	Loss of Travel Documents	All Members	£2,000	Nil
	Money	All Members	£5,000	Nil
	Delayed Baggage	All Members	£1,500	Nil
	Medication, Repatriation and Additional Expenses	All Members	Unlimited	Nil
	Emergency Dental	All Members	£2,000	Nil
	Travel Personal Accident	All Members	£50,000	Nil





Do you require additional insurance cover for your club? At Watkin Davies we can discuss all your insurance requirements and club protection including Buildings,

Contents and Sports Kit/Equipment.

Watkin Davies – Sports and Leisure Team sports@watkindavies.com - 02920 626 226



