

MASTER POLICY WORDING

1st August 2016 - 31st July 2017



PUBLIC LIABILITY & PERSONAL ACCIDENT

POLICY SCHEDULE

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium. Full details are lodged with Sportscover and are available on request.

Policyholder

The Insured	All members affiliated to Country Cover Ltd T/A Country Cover Club (C3) who have paid membership fees and been declared to Underwriters
Address	59 Kimbolton Road, Higham Ferrers, Northamptonshire, NN10 8DU
Sport/ Activities	Country Pursuits as per agreed Activities List below

Period of Insurance

Both dates inclusive and any subsequent period for which the Insured shall have paid and The Underwriter(s) shall have accepted the new premium:

From	01/08/2016	To	31/07/2017
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Cover Provided

Sports Liability	<p>PUBLIC LIABILITY</p> <p>Limit of Indemnity</p> <p>£10,000,000 any one Occurrence, but limited to</p> <p>£10,000,000 in the aggregate in respect of Products Liability</p>	<p>Excess</p> <p>Nil</p>																														
Employers' Liability	<p>EMPLOYERS' LIABILITY</p> <p>Limit of Indemnity</p> <p>£10,000,000 any one Occurrence</p>	<p>Excess</p> <p>Nil</p>																														
Sports Accident	<p>SPORTS INJURY</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">4.1.1 Capital Benefits</td> <td style="width: 40%;">The percentage of this amount which is payable for each of events 4.1.1 to 4.1.6 as set out in the Policy</td> <td style="width: 30%; text-align: right;">£10,000</td> </tr> <tr> <td>4.2 Medical Benefits</td> <td>The percentage of the expenses covered under this section is</td> <td style="text-align: right;">80%</td> </tr> <tr> <td></td> <td>The percentage of physiotherapy expenses covered under this section is</td> <td style="text-align: right;">75%</td> </tr> <tr> <td></td> <td>The excess payable for each under this section is</td> <td style="text-align: right;">£50</td> </tr> <tr> <td></td> <td>The maximum amount payable per claim under this section</td> <td style="text-align: right;">£1,000</td> </tr> <tr> <td></td> <td>The amount payable per night for Hospitalisation is</td> <td style="text-align: right;">£25</td> </tr> <tr> <td></td> <td>The excess in respect of Hospitalisation is</td> <td style="text-align: right;">1 Day</td> </tr> <tr> <td></td> <td>The maximum period payable in respect of Hospitalisation is</td> <td style="text-align: right;">30 Days</td> </tr> <tr> <td></td> <td>The maximum amount payable for Dental injury is</td> <td style="text-align: right;">£500</td> </tr> <tr> <td></td> <td>The maximum amount payable for Optical injury is</td> <td style="text-align: right;">£500</td> </tr> </table> <p>LIMITATION</p> <p>The maximum age under this Policy is 80.</p> <p>DENTAL BENEFIT</p> <p>Dental benefit is in respect of damage to whole, sound teeth only.</p> <p>FUNERAL EXPENSES BENEFIT</p> <p>If, as a direct result of Bodily Injury, an Insured Person suffers Event 1 of Section 4.1, We will pay an amount not exceeding £500 in respect of the Insured Person's funeral expenses upon receipt of verifiable accounts and/or receipts.</p>	4.1.1 Capital Benefits	The percentage of this amount which is payable for each of events 4.1.1 to 4.1.6 as set out in the Policy	£10,000	4.2 Medical Benefits	The percentage of the expenses covered under this section is	80%		The percentage of physiotherapy expenses covered under this section is	75%		The excess payable for each under this section is	£50		The maximum amount payable per claim under this section	£1,000		The amount payable per night for Hospitalisation is	£25		The excess in respect of Hospitalisation is	1 Day		The maximum period payable in respect of Hospitalisation is	30 Days		The maximum amount payable for Dental injury is	£500		The maximum amount payable for Optical injury is	£500	
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