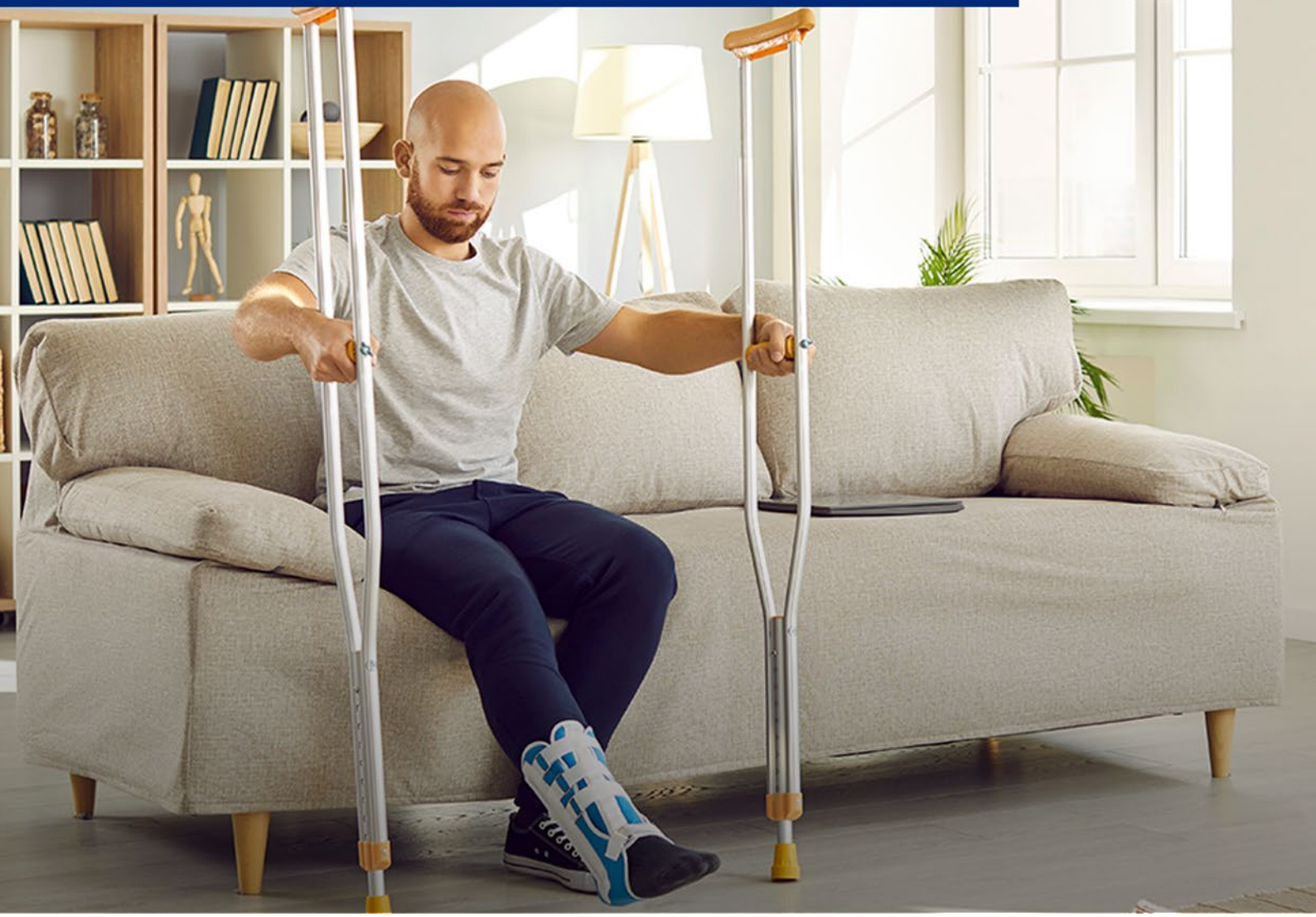




# Personal accident insurance

For British Triathlon officials, members,  
and coaches

Valid from April 2024

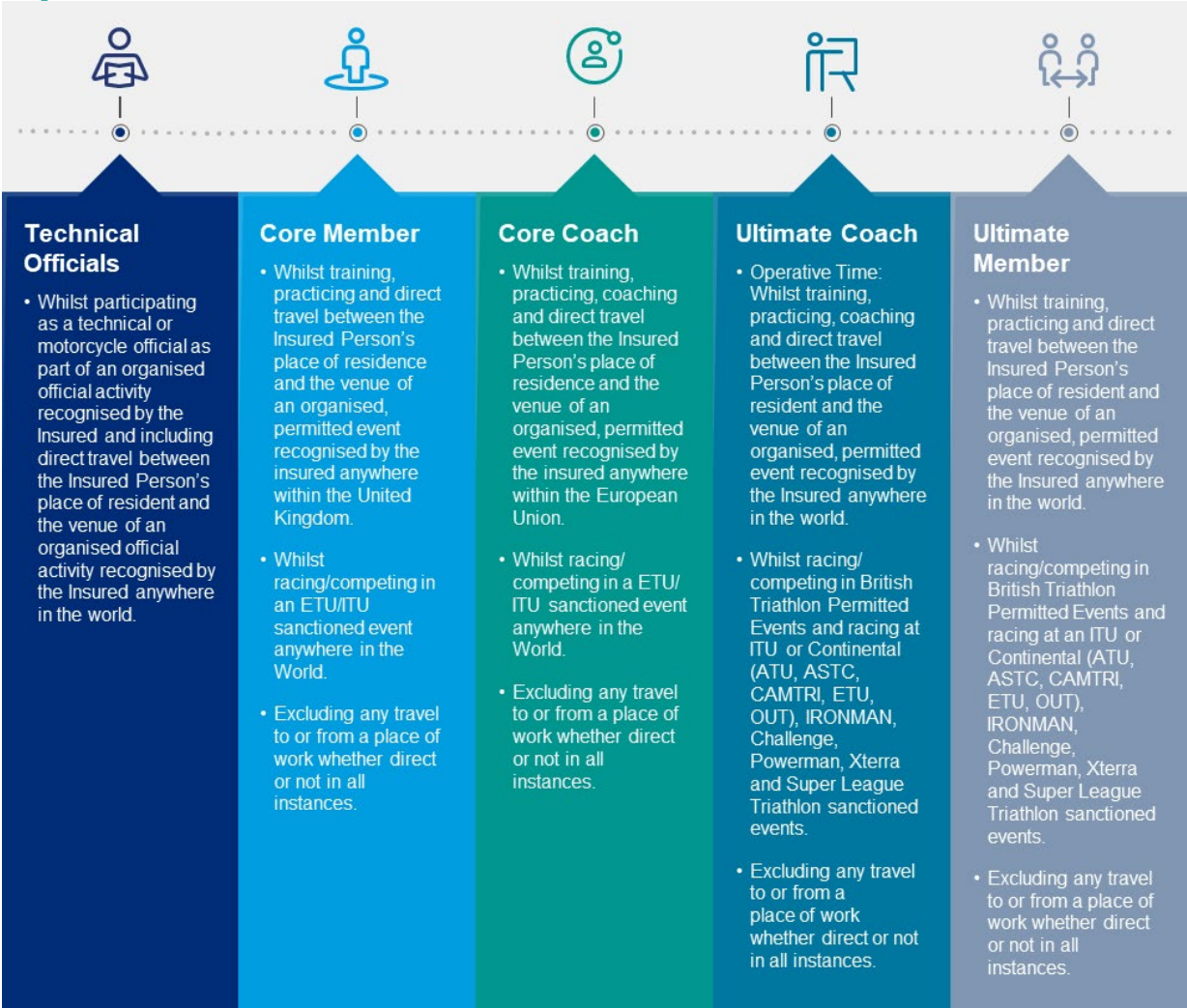


# Protection for your most valuable assets

If you become injured during the operative time of the policy, you can incur significant financial losses as a result. Personal accident insurance can help offset some of these unexpected expenses.

This insurance can pay out a set amount if someone is injured in an accident and the pay out can be a lump sum or a weekly amount. It ensures all participants have protection in the event of an injury and because this is a “non-negligence” cover it can help reduce litigation because unlike a liability policy you do not have to find someone to be at fault for an injury to receive compensation.

## Operative times



# Policy benefits overview

	TECHNICAL OFFICIAL	CORE MEMBER	ULTIMATE MEMBER	CORE COACH	ULTIMATE COACH
Death	£10,000	£10,000	£10,000	£10,000	£10,000
Loss of sight	£25,000	£25,000	£50,000	£25,000	£50,000
Loss of hearing in one ear	£7,500	£7,500	£12,500	£7,500	£12,500
Loss of hearing in both ears	£25,000	£25,000	£50,000	£25,000	£50,000
Loss of one or more limbs	£25,000	£25,000	£50,000	£25,000	£50,000
Loss of speech	£25,000	£25,000	£50,000	£25,000	£50,000
Permanent total disablement	£25,000	£25,000	£50,000	£25,000	£50,000
Broken arm or wrist	£100	£100	£250	£100	£250
Broken leg, ankle or kneecap	£200	£200	£500	£200	£500
Broken skull, collarbone, shoulderblade	£100	£100	£250	£100	£250
Coma benefit (Max 365 days)	£25 per day	£25 per day	£25 per day	£25 per day	£25 per day
Convalescence - up to	£100	£100	£100	£100	£100
Dental and optical - up to	£1,000	£1,000	£2,500	£1,000	£2,500
Disappearance - up to	£10,000	£10,000	£10,000	£10,000	£10,000
Funeral expenses	£10,000	£10,000	£10,000	£10,000	£10,000
Hospitalisation (Max 60 days)	£25 per day	£25 per day	£25 per day	£25 per day	£25 per day
Paraplegia - up to	£25,000	£25,000	£50,000	£25,000	£50,000
Quadraplegia - up to	£50,000	£50,000	£100,000	£50,000	£100,000
Medical expenses - 25% of death benefit - up to	£25,000		£25,000		£25,000
Physio - up to	£2,500		£2,500		£2,500
Temporary Total Disablement (14 day excess Max 52 weeks)	£100 per day		£100 per day		£100 per day
Rehabilitation - up to	£10,000		£10,000		£10,000
Facial disfigurement - up to	£5,000		£5,000		£5,000

Applies to members over 5 years of age and resident in the United Kingdom.  
Exclusions and limitations apply.

For full terms and conditions please visit the [British Triathlon Insurance Zone](#).



The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

This is a marketing communication.

0345 872 5060 | Monday to Friday 9am to 5pm

[marshsport@marsh.com](mailto:marshsport@marsh.com)

[www.marshsport.co.uk/british-triathlon-insurance-zone/](http://www.marshsport.co.uk/british-triathlon-insurance-zone/)

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