



KEY BENEFITS

Type of Insurance

This is multi-sport injury insurance for amateur sportspeople and youth engaging in Sport activities. Cover applies to Bodily Injury caused by Accidents whilst taking part in a covered Sport and is valid anywhere in the world.

The duration of the policy is 12 months and is renewable thereafter.

Main Features and Benefits

Section 1.						
Serious Injury	Silver		Gold		Platinum	Limitations
A. Accidental death	£25,000		£50,000		£75,000	
B. Permanent Total Disablement	£25,000		£50,000		£75,000	
C. Permanent Partial Disablement	up to £25,000		up to £50,000		up to £75,000	
D. Quadriplegia	£25,000		£50,000		£75,000	
E. Paraplegia	£25,000		£50,000		£75,000	
F. Hemiplegia	£25,000		£50,000		£75,000	
G. Child Care	up to £1,000		up to £2,000		up to £2,000	

Section 2.						
Emergency Support	Silver		Gold		Platinum	Limitations
A. Intensive Care Family Support	£100		£200		£250	per night, up to a maximum of 5 nights
B. Sports Injury Cash Sum	£100		£200		£300	per claim, maximum of 2 claims per period of insurance
C. Dental Emergency	up to £100		up to £200		up to £250	per claim, maximum of 2 claims per period of insurance
D. Hospital Cash	£50		£100		£100	for each overnight stay in hospital, up to £15,000
E. Club Subscription Fees	Up to £100 per month, up to a maximum of £600		Up to £200 per month, up to a maximum of £1,200		Up to £250 per month, up to a maximum of £1,500	maximum benefit period is 12 months
F. Extra Travel Expenses	Up to £25 per day, up to a maximum of £250		Up to £50 per day, up to a maximum of £500		Up to £75 per day, up to a maximum of £750	



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Section 3.					
Diagnosis Costs		Silver	Gold	Platinum	Limitations
A. Specialist Consultations	Up to £150 per claim		Up to £300 per claim	Up to £400 per claim	maximum of 75% of the treatment cost up to the benefit amount, maximum of 2 claims per period of insurance
B. MRI, PET and CT Scans	Up to £200 per claim		Up to £400 per claim	Up to £500 per claim	maximum of 75% of the treatment cost up to the benefit amount, maximum of 2 claims per period of insurance
C. X-Rays	Up to £100 per claim		Up to £200 per claim	Up to £250 per claim	maximum of 75% of the treatment cost up to the benefit amount, maximum of 2 claims per period of insurance
D. Blood Tests	Up to £200 per claim		Up to £200 per claim	Up to £200 per claim	maximum of 75% of the treatment cost up to the benefit amount, maximum of 2 claims per period of insurance
E. Optical Consultation	Up to £200 per claim		Up to £200 per claim	Up to £200 per claim	maximum of 75% of the treatment cost up to the benefit amount, maximum of 2 claims per period of insurance
F. Cardiovascular Tests	Up to £150 per claim		Up to £300 per claim	Up to £350 per claim	maximum of 75% of the treatment cost up to the benefit amount, maximum of 2 claims per period of insurance

Section 4.					
Treatment Costs		Silver	Gold	Platinum	Limitations
A. Surgery Costs	Up to £2000		Up to £3000	Up to £3500	we will pay 75% of the treatment cost up to the maximum shown, maximum of 1 claims per period of insurance
B. Dental Treatment	Up to £300		Up to £500	Up to £600	we will pay 75% of the treatment cost up to the maximum shown
C. Scarring or disfigurement	Up to £1,000		Up to £2,000	Up to £2,500	maximum amount payable: scarring of the Face: up to 100% of benefit amount, scarring of the Body: up to 50% of benefit amount
D. Psychologist Fees	Up to £100 per session, up to a maximum of 5 sessions				we will pay 75% of the treatment cost up to the maximum shown, maximum of 2 claims per period of insurance
E. Rehabilitation Aids – post surgery	Up to £250				we will pay 75% of the treatment cost up to the maximum shown, maximum of 2 claims per period of insurance



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Section 5.					
Rehabilitation Costs	Silver	Gold	Platinum	Limitations	
A. Physiotherapy	Up to £500	Up to £750	Up to £900	we will pay 75% of the treatment cost up to the maximum shown, maximum of 2 claims per period of insurance, only 2 of benefits A to F in this section may be utilised for any one injury	
B. Osteopathy	Up to £500	Up to £750	Up to £900	we will pay 75% of the treatment cost up to the maximum shown, maximum of 2 claims per period of insurance, only 2 of benefits A to F in this section may be utilised for any one injury	
C. Chiropractor	Up to £500	Up to £750	Up to £900	we will pay 75% of the treatment cost up to the maximum shown, maximum of 2 claims per period of insurance, only 2 of benefits A to F in this section may be utilised for any one injury	
D. Acupuncture	Up to £500	Up to £750	Up to £900	we will pay 75% of the treatment cost up to the maximum shown, maximum of 2 claims per period of insurance, only 2 of benefits A to F in this section may be utilised for any one injury	
E. Remedial Pilates/Massage	Up to £500	Up to £750	Up to £900	we will pay 75% of the treatment cost up to the maximum shown, maximum of 2 claims per period of insurance, only 2 of benefits A to F in this section may be utilised for any one injury	
F. Personal Training	Up to £500	Up to £750	Up to £900	we will pay 75% of the treatment cost up to the maximum shown, maximum of 2 claims per period of insurance, only 2 of benefits A to F in this section may be utilised for any one injury	

Our list of covered Sports can be found on the Active Cover website under Sports Covered and in the Active Cover Policy Wording Document on pages 18 and 19.