

PCA Personal Accident Insurance Summary of Cover



Policy Number: L61108739

Insurers: Lloyds Underwriters

Period of Insurance: 1 April 2011 to 31 March 2012

Insured Persons: Any playing member registered with a first class County and or/under contract with the same county as a professional/semi-professional cricketer, including MCC Young Professionals, excluding any player covered under an ECB policy.

Effective Time: 24 hours a day

Territorial Limits: Worldwide

Interest: Permanent total disablement from professional cricket, due to accident or sickness

Benefits Payable: Players registered with a county, but not under contract - £5,000

All other Insured Persons:

- (i) upto the age of 21 - £25,000
- (ii) aged 22 to 27 - £60,000
- (iii) aged 28 to 29 - £50,000
- (iv) all others - £20,000

2% of the above payable in addition for each dependent upto a maximum of 10%

- Principal Exclusions:**
1. Overseas players, except those contracted to a county whilst within the UK, unless representing their county elsewhere.
 2. Players registered with a county, but not under contract, except whilst participating in or travelling to or from matches or practice/training sessions.
 3. Caused by being intoxicated by alcohol or being under the influence of drugs that are not lawfully available unless prescribed for the Insured by a Health Care Practitioner.
 4. Any mental or nervous disease, disorder or impairment.
 5. The use of performance enhancing drugs or substances that are not recognised and/or accepted by the ICC, including anabolic steroids, stimulants and corticosteroids
 6. Any practices or activities excluded by the Insured Person's sports contract.
 7. Osteoarthritis, Arthritis, Wear, Tear and/or any other degenerative process of joints, bones, muscles, tendons or ligament
 8. Any pre-existing condition for persons aged 27 or over.
 9. Any pre-existing condition during the past 3 years for persons upto and including the age of 26.

Please note that this is only a summary and there are other terms, condition and exclusions applicable. A full copy of the policy is available on request.