

CommercialSelect Amendment Schedule

Please note that you must advise your insurance adviser of any changes to the risk and items to be covered.

An * indicates where changes have occurred.

Policy Number: 07/SZ/25433340/01

Agreement Number: Not Applicable

Account Number: 07/47820

Insurance Adviser: Kerry London Limited

The Insured: THE PROFESSIONAL CRICKETERS ASSOCIATION

Postal Address: THE LAKER STAND
THE KIA OVAL
KENNINGTON
LONDON
SE11 5SS

Effective Date: 23/07/2020

Renewal Date: 01/01/2021 at 12.00 hrs

Business Description: PROFESSIONAL CRICKETERS

Personal Accident

Insured Persons Categories

A

See Clause S/1/1

Operative Time

24 Hours

Part 1. Accident Cover Scale of Compensation

Item Description	Sum Insured
1. Death (Fixed)	£50,000
2. Loss of Sight One Eye/One Limb/Hearing One Ear/Speech (Fixed)	£60,000
3. Loss of Sight Both Eyes/Limbs/Hearing Both Ears (Fixed)	£60,000

4. Permanent Total Disablement (FIXED)	£60,000
5. Temporary Total Disablement (per week)	Not Insured
6. Temporary Partial Disablement (per week)	
Deferment Period for Items 5 and 6 (days)	NIL

Maximum Benefit anyone Insured Person

Max. Benefit Items 1-4 (per person)	£60,000
Max. Benefit Items 5-6 (per week)	£1,000

Accumulation Limits

Aircraft Accumulation Limit	£10,000,000
Event Accumulation Limit	£10,000,000
Non-Scheduled Air Accumulation Limit	£1,000,000
Contamination by Terrorism Accumulation Limit	£1,000,000

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/9/1 Additional Benefit (Dependents)

S/10/1 Registered Players without a Contract

S/11/1 Annual Aggregate Retention

Z/1716/1 Exclusions - Cyber Event - Personal Accident Section

Clause Details

S/1/1 Category A Insured Persons

The definition of Category A Insured Person(s) is as follows: Any playing member of the Professional Cricket Association registered with a First Class County and/ or under contract with the same County to provide his service as a professional or semi-professional cricketer. & MCC Young Professionals & Overseas players contracted to a First Class County whilst playing within the United Kingdom and for their First Class County overseas & Any player covered under an England & Wales Cricket Board (ECB) contract, including England Women Cricketers.

S/3/1 Core Cover

The Benefit provided under this Policy for a Category A Insured for; A Death or Permanent Total Disability as a result of Accidental Bodily Injury or; B Sickness Insured Persons below the age of 22 years old: £25,000 Insured Persons age 22-27 years old: £60,000 Insured Persons age 28-29 years old: £50,000 Insured Persons age 30 years old and above: £20,000

S/6/1 Top Up Cover - PTD Usual Occupation

The following additional benefit is payable to the Insured Members detailed on the list of Members provided to the Insurer.

1. Permanent Total Disablement from Usual Occupation due to Accidental Bodily Injury or Sickness:-

a) aged up to 21 - £25,000, b) aged 22-27 - £60,000, c) aged 28-29 - £50,000, d) aged over 30 - £20,000,

It is hereby stated that this additional cover benefit will not be subject to the £90,000 aggregate Excess applicable to the Primary Age Related PTD benefit.

Benefit is applied to the age of the Insured Person at the time of Permanent Total Disablement

Cover is subject to the following:

1. An Insured Person will not be considered as suffering Permanent Total Disablement if they are on the active roster of any professional or semi-professional team or if they are a member of a professional or semi-professional association for which they are - continued Clause S/7/1:-

S/7/1 Top Up Cover - continued

contractually or otherwise obliged to play, and/or are dressed, available and physically able to practise or play for any such team or engage in any part of their Usual Occupation regardless of whether they do in fact play or practise.

2. If the consequences of Accidental Bodily Injury or Sickness are judged by the Insurer's medical examiner to be aggravated by an existing physical disability or condition of the Insured Person, the Benefit payable under this Policy shall be reduced by the amount which it is reasonably considered would have been the effect of the prior physical disability or condition of the Insured Person in the cause of the claim.

3. The Insured Person is considered to have made a recovery when they are able to undertake their Usual Occupation and perform the major duties thereof, even if they choose not to, and the Insured Person shall be deemed not to be suffering Permanent Total Disablement and no claim shall be payable hereunder.

4. If the Insurer pays a claim under this Extension and the Insured Person becomes able to undertake their Usual Occupation at a later date, the Insured must refund the claim payment to the Insurer.

S/9/1 Additional Benefit (Dependents)

In the event of Permanent Total Disablement due to Accidental Bodily Injury or Sickness, Insured Persons with any Dependant Adult or Dependant Child is entitled to the following Benefit in addition to any other Benefit provided under this Policy: 2% of an Insured Person's Salary from their First Class County for each Dependant Adult or Dependant Child up to a maximum of 10% of their Salary.

S/10/1 Registered Players without a Contract

The Benefit payable in the event of Death or Permanent Total Disability due to Accidental Bodily Injury or Sickness for players registered to the Insured but without a contract with a First Class County is £5,000.

S/11/1 Annual Aggregate Retention

It is hereby stated that the first £90,000 of Benefit due under this Policy in any given Policy Year is to be paid by the Insured. This retention does not apply to cover specified in S/6/1 and S/7/1.

Z/1716/1 Exclusions - Cyber Event - Personal Accident Section

This Section does not cover claims in any way caused or contributed to by a Cyber Event or Denial of Service.

Definitions

Computer System means any computer, hardware, software, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or data storage device, networking equipment or back up facility.

Cyber Event means an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System or any data by any person or group(s) of persons.

Denial of Service means any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service includes, but is not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

Write-back

Where coverage is provided, this exclusion does not apply to

1. The Personal Accident Section
2. Sickness

Subject otherwise to the terms, conditions and exclusion of this Policy.