

Policy Schedule



Registered in England and Wales No. 37266780

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.

Policy Number PLON99/0122811

Product	BRITISH UNIVERSITIES & COLLEGES SPORT LTD (BUCS) ENHANCED PRODUCT
Master Policyholder/The Insured	University of Birmingham, Sport & Fitness
Address	University Lodge, Bristol Road, Birmingham B5 7SW
Broker	MARSH SPORT
Sports / Activities	Whilst participating practising, training or attending any activity recognised by and under the auspices of the Master Policyholder such as Sports Clubs and Societies activities. Worldwide cover.
Teams / Members	1 ASSOCIATION 5,000 MEMBERS/STUDENTS
Period of Insurance	From 05/11/2025 to 04/11/2026. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

UNDERWRITTEN BY Liberty Specialty Markets under contract number B222LOAC6BU4001

Clause 4.1 Capital Benefits	The percentage of this amount which is Payable for each of events as set out in the policy	
	4.1.1. Accidental Death	£30,000
	4.1.2. - 4.1.6. Permanent Total Disablement	£100,000
	Total Organic Paralysis	£100,000
	Total Loss of Intellectual Capacity	£100,000
	Loss of Sight in one or both Eyes	£100,000
	Loss of one or more Limb(s)	£100,000
	4.1.5. Permanent Partial Disability	up to £37,500
Clause 4.2 Medical Benefits	4.2.1. Hospital accommodation	£20 per day up to 120 days
	4.2.2. Ancillary Medical Expenses	Not Insured
	4.2.3. Physiotherapy and chiropractic	Not Insured
	Primary Dislocation	Not Insured
	Ruptured Achilles Tendon, Cruciate Ligament	Not Insured
	4.2.4. Dental and Optical Expenses Up to	£1,000
Clause 4.3.1 Loss of Income	Temporary Total Disablement £40 per week for up to 52 weeks (7 day waiting period)	
	Loss of Earnings £65 per week for up to 26 weeks (7 day waiting period)	

General Extensions	Benefit Limit
A. Broken Bone Extension	Not Insured
B. Facial & Bodily Scarring	Not Insured
Non-Refundable Sports Fees	Not Insured
Course Deferment Expenses	Up to £3,000
Coma Extension	(£50 per day for each day up to maximum of 730 days. Excess Period 14 days)
Additional Travel Expenses	Up to £150
Medical Certification Expenses	Up to £50
Concussion Benefit	Up to £5,000 (£250 Moderate and up to £5,000 Severe)

Concussion Benefit

If during a Period of Insurance and Effective Time an Accident occurs and causes Bodily Injury to You and results in a Moderate or Severe Concussion which requires you to be admitted as an In-Patient at a Hospital for more than 24 hours, We will pay the Benefit Amount stated in General Extension H in the Policy Schedule depending on the severity of the concussion, as classified by a Doctor, using the Glasgow Coma Scale (please refer to the definitions of Moderate Concussion and Severe Concussion below)

Specific Exclusions for Concussion

We shall not be liable for payment of any benefit for concussion, loss or expense due to:

- Mild concussions classified and diagnosed as score 13 to 15 on the Glasgow Coma Scale
- Concussions that do not require You to be admitted as an In-Patient at a Hospital

Moderate Concussion

Concussion graded with a score of 9 to 12 on the Glasgow Coma Scale, with symptoms lasting from 24 hours to 7 days, as diagnosed and classified by a Doctor, and requiring at least one overnight stay in a Hospital.

Severe Concussion

Concussion graded with a score of 1 to 8 on the Glasgow Coma Scale, as diagnosed and classified by a Doctor, resulting in You being completely unresponsive and required to stay in Hospital, with symptoms lasting over 7 consecutive days.

Classification**GCS (/ 15)**

Minimal	15, with no loss of Consciousness
Mild	13-15
Moderate	9-12
Severe	3-8

Exclusions

Engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft, with the exception of gliding; canoeing, sailing or boating other than on inland waters or within four and a half miles of the coastline

Underwater diving unless undertaken in accordance with the British Sub Aqua Club (BSAC) regulations or The Professional Association of Diving Instructors (PADI) regulations;

Activities undertaken in the pursuit of danger including but not limited to bungee jumping and fire walking

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.

M Balmforth
SIGNATURE

05/11/2025
DATE

Premium Excl IPT 12%	£5,250.00
IPT	£630.00
Sportscover Admin Fee	£50.00
Total	£5,930.00