



WUMA SPORTS INJURY PERSONAL ACCIDENT INSURANCE COVER SUMMARY

We are proud to announce our brand-new Sports Injury Personal Accident (PA) insurance for WUMA instructors & students members available through your licence. The PA covers a wide range of serious injuries so you and your students can have peace of mind that if you get injured training and can't work you are protected. We have been working diligently with the underwriters over the last 2 years to develop this product.

Sports Injury Personal Accident (PA) Insurance

PA covers a range of serious injuries that may occur while taking part in Martial Arts Training, Sparring, Kata/Forms Training & Demos, WUMA only Competitions. However open competitions are excluded. Below is a brief list of what PA covers, for the full policy contact WUMA HQ. PA gives Martial Artists peace of mind to train. At WUMA we want to protect our students and competitors which is why we have worked hard to bring you this cover. Students & Instructors will have the option to take out PA cover or decline it. We have not made it compulsory. If PA is declined the instructor/student would have no cover should they get injured training.

PA Cost Per Instructor:

- W1 WUMA Instructor Standard Package +£20 per year onto the cost of your package.**
- W1 WUMA Instructor High-Risk Package +£25 per year onto the cost of your package.**
- W6+ WUMA Instructor Standard Package +£2 per month onto the cost of your package.**
- W6+ WUMA Instructor High-Risk Package +£2.50 per month onto the cost of your package.**

PA Cover summary

- 1. Death (Students aged under 18 limited to 20%) £25,000**
- 2. Loss of Limbs or Eyes: Scale of Benefits as policy wording £25,000**
- 3. Permanent Total Disablement: from any usual following accident: Scale of Benefits as policy wording £25,000**
- 4. Temporary Total Disablement: from USUAL occupation following accident only. 14 Day Excess each & every claim. Benefit payable for up to 52 weeks £100 per week.**
- 5. Physiotherapy Expenses: Maximum number of Physio' Sessions 10 Maximum Benefit per Person £350 Broken Bones Benefit: Arm; Leg; Cheekbone; & Collar Bone £150 Maximum payable any one Insured Person £300 No Cover if a valid claim is made under Item 3 – Temporary Total Disablement.**
- 6. Hospital Cash Benefit: Payable per day for up to 14 days, Subject to a 2-day Franchise £25 per day**
- 7. Dental Expenses Emergency Dental Expenses covered up to. Excess payable for each and every claim £50. Maximum payable per incident under this section £500**
- 8. Hospitalisation Benefit per day £25. 2-day franchise. maximum payment period of 14 days**

For the full policy information please email WUMA HQ info@wumawebsite.com



Conditions:

- Weekly benefit must not exceed 75% of normal weekly income.
- Excluding any injuries or disablement arising from any pre-existing defect, infirmity or sickness
- The sum insured specified in item 3 of the Summary of Benefits is limited to £50 per week in respect of persons not in full time gainful employment.
- Age Limit No cover shall attach under this Certificate if at the commencement date of the Period of Insurance the Insured Person has reached his 71st birthday
- Emergency Dental Benefit shall only be payable if at the time of the accident a mouthguard was being worn in accordance with the WUMA Rules & Regulations.

Important Notice to Members:

Playing or participating in any sporting activity carries its own risks. Martial Arts is a contact sport and accidents happen, with potentially devastating effects.

The Association Personal Accident policy is designed to help Members in cases of the most serious of injuries, fortunately quite a rare occurrence. It is impossible for the Association to purchase a policy that suits the individual needs of every member.

Members are encouraged to take responsibility for their own personal circumstances and consider taking out top up, tailor made individual personal accident policy to protect their income and assets in the event of an injury sustained whilst participating in their chosen sport.

THE WUMA HQ TEAM

WWW.WUMAWEBSITE.COM