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31/01/2025

This policy is a contract between the **Master Policyholder** and the insurer. As the **beneficiary** of this insurance, this document outlines the scope of coverage available to **you**. Hiscox agrees to give the insurance cover set out in this policy under the sections (and subsections) of cover outlined below.

Summary of Cover

This insurance provides cover in the event of accidents occurring exclusively whilst **insured members (you)** are undertaking sport activities in the registered indoor climbing wall/bouldering centre during the period of insurance.

An **insured member (you)** is a member of the climbing wall/bouldering centre who pays membership fees. You must also fulfil all the following criteria at the moment of becoming a member and joining onto the policy;

- A) Aged between 11 and 70 years at the insurance start date and renew up to their 71st birthday.
- B) Officially resident of the United Kingdom of Great Britain and Northern Ireland **for a minimum of 180 days a year.**
- C) Be a registered member of your climbing/bouldering centre of which you are claiming through.

The following injuries are covered by this policy, and are further specified in the Benefit Table below;

- A) Bone **fractures**
- B) Joint **dislocations**
- C) Complete **ligament** and/or **tendon** ruptures requiring surgical repair.

An additional benefit amount is available if the **fractures(s)** trigger the need of **hospitalisation** for more than 24 hours and/or surgical treatment.

There is an additional cover in the case of **Accidental Permanent Total Disability** or **Accidental Death.**



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Benefit Table

Musculoskeletal injuries		Sum insured (£)	
		Adults	<14 or >65
Maximum sum insured/ accident for musculoskeletal injuries (I + II +III)		7000	3500
I Bone fractures			
A	Skull/cranial bones (one or more, open or closed fracture (s))	1500/5000(*)	750/2500(*)
B	Spine/Vertebrae (***)	1000/5000(*)	500/2500(*)
C	Pelvis (pelvic spine and pelvic girdle) (***)	1000/2000(*)	500/1000(*)
D	Facial bones (**)	500	250
E	Collar bone (clavicle)	500	250
F	Breastbone (sternum)	500	250
G	Shoulder blade (scapula)	500	250
H	Ribs (bone segment) (**)	250	125
I	Arm (humerus, radius, ulna)	500	250
J	Shoulder, Elbow, Wrist	500	250
K	Hand (metacarpal bones)	500	250
L	Fingers (phalanges) (***)	250	125
M	Leg (femur, tibia, fibula, patella)	500	250
N	Hip, Knee, Ankle	500	250
O	Foot (metatarsal bones)	500	250
P	Toes (***)	250	125
X	Additional benefit for bone fracture requiring surgery and/or >24h hospitalisation	500	250
(*) Without/with permanent neurological deficit respectively, for benefit A&B, or requiring mayor surgery for maximum benefit C. (**) Multiple rib fractures will be paid up to a maximum of triple the amount for that benefit category. (***) Multiple pelvic bones, vertebrae, finger or toe fractures will be paid up to a maximum of double the amount for that benefit category.			
II Dislocations			
Dislocation requiring surgical treatment		500	250
Dislocation requiring professional reduction/relocation without surgery		50	50
III Tendon and ligament injuries			
Complete tendon and/or ligament injuries requiring surgical treatment		500	250
Maximum benefit amount for multiple tendon/ligament injuries per accident		1000	500
Accidental Death/PTD			
IV Accidental Death		5000	2500
V Accidental PTD		5000	2500 (∞)

Please check further specifications on the combination of benefits for several injuries and glossary below.



Definitions

Musculoskeletal Injuries Coverage

For musculoskeletal injuries (fractures, dislocations, ligament/tendon ruptures) requiring surgery and/or hospitalization, a maximum sum per accident will be paid as specified in the Benefit Table, up to a maximum of **three** claims per Period of Insurance.

I. Bone Fractures

- Multiple fractures from one accident are treated as a single claim.
- Multiple breaks to the same bone or multiple fractures in the same joint (shoulder, elbow, wrist, hip, knee, ankle) are covered once, per the Benefit Table.
- If hospitalization for over 24 hours or major surgery is needed within 90 days after the accident, an additional benefit as per the Benefit Table will apply. This is paid only once per occurrence.
- Surgery benefits for fractures are not combined with those for dislocations or ligament/tendon ruptures if the surgery is done in the same intervention.
- For surgery on different body areas in the same occurrence, only one surgery benefit will be paid.
- For those over 65 or under 14 at the start of the insurance period, the sum insured will be as shown in the Benefit Table.

II. Dislocations Requiring Surgery

- Dislocations requiring surgical intervention within 90 days of an accident are covered.
- The benefit is paid once per accident for dislocations or ligament/tendon injuries requiring surgery.
- If a dislocation is reduced or relocated professionally without surgery, the benefit as per the Benefit Table will apply.

III. Tendon and Ligament Ruptures

- Ruptures of tendons/ligaments requiring surgery are covered up to the maximum benefit for this category, regardless of how many ligaments or tendons are repaired.

IV. Accidental Death

- If **you** die from an accident within 180 days, the insurer will pay a lump sum to the next of kin, as per the Benefit Table.
- This benefit is in addition to any other applicable benefits under this policy.

V. Accidental Total Permanent Disability

- If **you** suffer an accident leading to Total Permanent Disability within 18 to 24 months, the insurer will pay a lump sum if adequate medical evidence is provided, as specified in the Benefit Table.
- This benefit is in addition to any other applicable benefits under this policy.



Principal Exclusions

The insurer will not pay benefits for injuries caused by:

1. Any act of terrorism or events related to war, invasion, revolution, or military power, whether declared or not.
2. Claims arising from nuclear risks.
3. Permanent Total Disability after the insured turns 67, following the expiry of the insurance period.

Additional Exclusions for this Section:

- 4) Injuries, permanent disability, or death not resulting from accidents occurring in a registered indoor Climbing or Bouldering Centre.
- 5) Chronic or overuse injuries.
- 6) Pre-existing conditions or disabilities that were diagnosed before the insurance began.
- 7) Stress, hairline fractures, bowing fractures, grade 1 growth plate fractures, or cartilage fractures that do not require surgery or reduction.
- 8) Injuries caused by the your:
 - (a) Intentional self-injury
 - (b) Suicide or attempted suicide
 - (c) Provoked assault or fighting, except in self-defence
 - (d) Own criminal act
 - (e) Engagement in civil commotions or riots
 - (f) Deliberate exposure to exceptional danger (except to save human life).
9. Claims resulting from natural causes or illness, not caused by an accident.
10. Physical conditions known to the insured at the start of the policy, unless the condition had been stable without medical treatment for 24 months before the policy started.
11. Claims where adequate medical evidence is not provided, or no image test is obtained for fracture claims.
12. Injuries sustained while under the influence of alcohol (beyond legal driving limits), drugs, or solvents (except when prescribed for non-addictive medical use).
13. Injuries occurring while you are in a state of insanity or affected by psychiatric, mental, or nervous disorders.
14. Injuries related to pregnancy or childbirth.

All Benefits are subject to the full terms and conditions as outlined in the policy wording and schedule of insurance. The Information contained in this summary is confined to the general Policy details.

Specific terms and conditions are available for inspections or clarification from:

Lime Street Active Leisure Insurance
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This policy is underwritten by
Rokstone Underwriting on behalf

of Hiscox Insurance Company Limited.

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Company Registered in England & Wales Num. 15163624
Authorised and regulated by the Financial Conduct Authority (Ref 306080)

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