

# DEMANDS & NEEDS STATEMENTS

## **FOR PERSONAL ACCIDENT SECTION ONLY**

From the information you have provided we have identified your demands and needs as those looking for personal accident insurance for protection in the event of an accident resulting in injury sustained whilst participating in your approved sporting activity.

This personal accident insurance product is designed to meet the demands and needs of amateur sports clubs that wish to protect their members against the consequences of accidents whilst playing in, training for or travelling to a club fixture resulting in accidental; injury, death or disability. The level of cover you've chosen will dictate whether cover includes a weekly benefit in addition to the one-off lump sums.

We have not provided any recommendation as to the cover you should take, and the chosen product has been selected by you based on the information supplied, by proceeding you confirm that you understand the cover provided and accept the terms. Full details of the policy terms and conditions are available on request.

You must take reasonable care not to make a misrepresentation to your insurer. If you deliberately or carelessly misinform your insurer, this could mean that part or all of a claim may not be paid.

## **FOR DEATH FROM NATURAL CAUSES SECTION ONLY**

From the information you have provided we have identified your demands and needs as those looking for death from natural causes insurance for cover in the event of a sudden onset illness resulting in death whilst participating in your approved sporting activity for players and officials up to 55 years of age.

We have not provided any recommendation as to the cover you should take, and the chosen product has been selected by you based on the information supplied, by proceeding you confirm that you understand the cover provided and accept the terms. Full details of the policy terms and conditions are available on request.

You must take reasonable care not to make a misrepresentation to your insurer. If you deliberately or carelessly misinform your insurer, this could mean that part or all of a claim may not be paid.