



National Open Water Coaches Association

Personal accident insurance

Summary of benefits

Valid from 1 May 2022

Personal accident benefits

The National Open Water Coaches Association (NOWCA) have appointed Marsh Sport as their insurance broker. With effect from 1st June 2021 all members of NOWCA will automatically receive Personal Accident insurance as part of their membership

Marsh Sport is a specialist division of Marsh Ltd with dedicated teams across the UK offering sports insurance broking and risk management advice. Marsh act for over 100 National Governing Bodies and Associations across the UK from the largest professional organisations right through to grassroots level.

If you become injured during the operative time of the policy, you can incur significant financial losses as a result. Personal accident insurance can help offset some of these unexpected expenses.

This insurance can pay out a set amount if someone is injured in an accident and the payout is a lump sum. It ensures all participants have protection in the event of negligence" cover it can help reduce litigation because unlike a liability policy you do not have to find someone to be at fault for an injury to receive compensation.

Operative time

Whilst training, practicing and direct travel between the Insured Person's place of residence and the venue of an organised, permitted event recognised by the insured anywhere within the United Kingdom.



The benefits	SUM INSURED
Death	£25,000
Permanent Total Disablement	£25,000
Loss of One or More Limbs	£25,000
Loss of Sight in One or Both Eyes	£25,000
Loss of Hearing in Both Ears	£25,000
Loss of Hearing in One Ear	£6,250
Loss of Speech	£25,000
Medical Expenses	Up to £30,000
Funeral Expenses	Up to £10,000
Rehabilitation Costs	Up to £15,000
Broken Bones	Arm - £250 / Leg - £500 Skull - £500
Dental Expenses	Up to £750
Physiotherapy	Up to £500
Hospitalisation	£50 per day up to £750
Coma Benefit	£50 per day up to max 730 days



Please see the policy for full details of exclusions. Available at www.marshsport.co.uk/nowca

- The policy via Marsh Sport is underwritten by Aviva one of the largest Personal Accident specialist insurers in the UK, who pride themselves on claims management.
- Cover with Aviva includes travelling to or from a NOWCA approved event. This means that cover is included if you are travelling to a swimming session and are involved in a car accident, for example.
- For full terms and conditions please visit the NOWCA Insurance Zone.



