

## Joint Morris Organisations – Personal Accident Cover 2017

For dancers and musicians who are members of a Morris side which is in turn a member of the Morris Federation, the Morris Ring or the Open Morris.

**Do not confuse Personal Accident with Public Liability which is included as part of your subscription. Cover for 2017 with RSA**

Any member of a Morris Side which is a member of one of the three organisations listed above is able to apply for cover under the **optional** Personal Accident Joint Morris Organisation policy. Only available to member Sides.

### COVER

Cover provided is **£10,000** lump sum in the event of an accident resulting in DEATH, LOSS OF LIMB(S) OR EYE(S), SPEECH OR PERMANENT TOTAL DISABLEMENT and in the event of temporary disablement, **£100 per week** excluding the first 4 weeks of disablement and for a period not exceeding 104 weeks. This benefit reduces to 50% for temporary partial disablement.

Full details of the cover provided are being provided on the web sites of the three Organisations or are available on request by telephoning 01923 770425 – see times below (24hour Answerphone available) Payment direct into the JMO Bank account is also available.

**The cover is provided whilst dancing or at an event where a dancing display is taking place, whilst at practice or in transit to or from either location, for Side members between 16 and 70, within the UK.**

TO OBTAIN COVER, please complete this form and return it with your cheque, made payable to **the Joint Morris Organisations**, for £2.50 for each member to be insured, which includes Insurance Premium Tax at 10%, to Heron Wharf, 12 Heron Close, Batchworth, Herts. WD3 1NF **No later than the 20<sup>th</sup> of January 2017**

**IF YOU REQUIRE A RECEIPT / CONFIRMATION OF COVER, PLEASE ENCLOSE A S.A.E.**

**PLEASE NOTE THAT WE DO NEED THE AGE OF EACH PERSON TO BE DISCLOSED AND WE REGRET THAT WE ARE NOT ABLE TO INSURE SIDE MEMBERS UNDER THIS POLICY IF THEY ARE UNDER 16 OR OVER 70.**

PLEASE COMPLETE THE FORM OVERLEAF – DO NOT DESIGN YOUR OWN.

### SOME QUESTIONS ANSWERED

The following are "FAQs" which may assist in completing this form.

#### AGE OF SIDE MEMBERS

***Do we need to put the age of our Side members?***

Yes, we do need this. Some Sides put "over 21" or "under 70" but such applications will have to be rejected.

#### AGE LIMITS

***Can we insure a member of the Side who is over 70 or under 16?***

No, the policy is a group policy which only caters for those of working age.

***Are you saying that we cannot have members of our Side below 16 or over 70?***

No, it is just that they cannot be included in this policy.

#### MEMBER OF MORE THAN ONE SIDE?

PLEASE NOTE THAT IF A SIDE MEMBER IS INSURED THROUGH ANOTHER SIDE **YOU SHOULD NOT INCLUDE THEM AS THEY CAN ONLY BE INSURED ONCE**

### TERITORIAL LIMITS

***The policy is for the UK only, can we extend it if we go overseas?***

No, your travel policy will provide this cover.

### NEW MEMBERS

***Can we add to the policy after the 26<sup>th</sup> of January?***

If you miss the 16<sup>th</sup> of January deadline for your whole Side or if you get new members before the **20<sup>th</sup> of March**, you can insure them from the 26<sup>th</sup> of March at a reduced premium – please ring for details.

After the 18<sup>th</sup> of March there is no further addition date.

### FURTHER QUESTIONS

**If you have any questions not covered above, please telephone Michael Stimpson on 01923 770425 between 11.30 and 7pm Monday to Thursday and 11.30 to 5pm on Friday.**

**PLEASE TURN OVER AND COMPLETE THE FORM ON THE BACK OF THIS SHEET**

