

Members Personal Accident Insurance – Summary of Cover

Insured Person	Operative Time
Any junior or senior player coach or official and any member of a national squad of the insured resident in Britain	Whilst an insured person is participating in any authorised or recognised activity of the insured worldwide.

Benefits

Personal Accident Section

Benefit Description		Benefit Amount		
Benefit	1	Death	£25,000	
	2	Loss of two or more limbs or loss of both eyes or one of each	£25,000	
	3	A) Loss of one limb or loss of one eye	£25,000	
		B) Permanent total loss of speech		
		C) i) Permanent total loss of hearing in both ears ii) in one ear 30% of benefit 3C i)		
		D) Loss of one big toe		£3,750
		E) Loss of any other toe		£1,500
F) Loss of one thumb		£7,500		
	G) Loss of one forefinger	£5,000		
	H) Loss of any other finger	£2,500		
	I) Loss of use of shoulder or elbow	£6,250		
	J) Loss of use of wrist, hip or ankle	£5,500		
	K) Removal of lower jaw by surgical operation	£7,500		
4	Permanent Total Disablement from the insured person's usual occupation in the business	£25,000		
5	Temporary Total Disablement from the insured person's usual occupation in the business	Nil		
6	Temporary Partial Disablement from at least 50% of the insured person's usual occupation in the business	Nil		

Personal Accident Special Extensions

The following Personal Accident insurance special extensions apply:

Benefit Description	Benefit Amount
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one insured person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one insured person
Counselling	Up to £250 per week up to a maximum £5,000 any one insured person
Dependents Benefit	Additional 5% per child up to a maximum of 25%
Domestic Assistance	Up to £100 per week to a maximum of £10,000 any one insured person
Funeral Expenses	Up to a maximum of £10,000 any one insured person

Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one insured person
Hospital Visiting Expenses	£100 per full 24 hours up to a maximum of £5,000

Professional Players

- No benefit is payable under Benefit 5 or in respect of the Personal Accident insurances special extension accident medical expenses to any insured person whilst engaged in any professional sporting activities

Benefits in respect of Minors

- In respect of Personal Accident section special conditions applying to this section **Minors** is amended to read:

If the insured person is under the age of 18:

- The amount of benefit 1 will be limited to 20% of the benefit shown in the schedule
- Benefit 4 shall be defined as Permanent Total Disablement from any gainful employment of any and every kind
- No amount will be payable under benefit 5 or 6

Permanent Total Disablement - Non-Employees

In respect of Personal Accident insurance section special conditions applying to this section **Non-Employees** is amended to read:

If the insured person is not a director or employee of the insured person benefit 4 shall defined as Permanent Total Disablement from any gainful occupation for which the Insured Person is fitted for b education training or knowledge or where the insured person is not in regular gainful employment benefit 4 shall be Permanent Total Disablement from gainful employment of any and every kind

Accident Medical Expenses

The following Personal Accident Insurances Special Extension is added

Accident Medical Expenses

If during the operative time an insured person sustains bodily injury following an accident which within two years is the sole and independent cause of the incurring of

- Medical expenses
- Physiotherapy expenses
- Cosmetic reconstructive treatment
- Expenses associated with obtaining a prosthesis

The insurer will pay up to 25% of any amount paid under benefits 1-6 subject to a maximum of £10,000 any one insured person.

Accident Medical Expenses (Members of the National Squad)

In respect of any member of the National Squad the extension shall apply if a claim occurs when no benefit is paid under benefits 1-5 subject to a maximum of £1,000 per insured person

Dental and Optical Expenses

The following Personal Accident Insurances Special Extension is added

Optical Expenses

If during the operative time the insured person sustains bodily injury following an accident which within two years is the sole and independent cause of the incurring of optical expenses the insurer will pay up to a maximum of £500 any one insured person

Dental Expenses

If during the operative time the insured person sustains bodily injury following an accident which within two years is the sole and independent cause of the incurring of dental expenses the insurer will pay up to a maximum of £500 any one insured person

Maximum Incident Limit

The liability of the insurer under the policy of any one incident shall not exceed the maximum incident limit of £25,000,000 subject to the following inner limits:

- Aircraft Accumulation
 - a) Multi engine aircraft - £5,000,000
 - b) Any other aircraft or airship - £1,000,000
- War while on an External Journey - £5,000,000
- Terrorism (other than Nuclear Chemical or Biological Cause) - £5,000,000
- Nuclear Chemical or Biological Cause – Not applicable
- Limit per person – as stated above

