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## Group Policy Schedule

### Personal Accident Insurance

<b>Policy Number:</b>	<b>UKBOPD28902</b>
<b>The Group Policyholder:</b>	British Aikido Board
<b>Address:</b>	c/o 6 Halkingcroft Langley Slough SL3 7AT
<b>Renewal Date:</b>	14 <sup>th</sup> August 2021
<b>Period of Insurance:</b>	a) i) From: 14 <sup>th</sup> August 2020 (the Start Date) ii) To: 13 <sup>th</sup> August 2021 (both dates inclusive) b) Any subsequent period for which We shall agree to accept a renewal premium
<b>Period of Cover:</b>	Cover in respect of each Insured Person will commence on the Start Date or on the date on which the Insured Person has requested cover and the Group Policyholder has agreed to pay premium, if after the Start Date.
<b>Premium (inclusive of Insurance Premium Tax at the applicable rate):</b>	Premiums are calculated in accordance with rates agreed between Us and the Group Policyholder as specified in the Group Policy Schedule.
<b>Applicable Policy Wording:</b>	Group Personal Accident
<b>Date of issue:</b>	14 <sup>th</sup> October 2020

## Insured Persons

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### **Category A:**

Any member aged less than 75 years (the maximum age limit) of the Group Policyholder as declared to be included in this Policy and for whom the Group Policyholder has paid the appropriate premiums.

### **Effective Time:**

W Whilst Participating in the Martial Art of Aikido, including Training/Practice organised by the Insured, Competitions and Official Social Events.

## Minimum and Deposit Annual Premiums inclusive of Insurance Premium Tax @ the applicable rate

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£1,155.00 (inc IPT) - based on 1,500 members @ £0.77 per member per annum

Premium is adjustable on expiry based on final declared membership

Insured/ Not Insured	Benefit Description Personal Accident Insurance	Benefit Amount
		Category A
<b>SECTION 1. Serious Injury</b>		
<b>Insured</b>	A. Accidental death	<b>£50,000 (£10,000 for Juniors)</b>
	B. Permanent Total Disablement	<b>£50,000</b>
	C. Permanent Partial Disablement	up to <b>£50,000</b>
<b>SECTION 2. Disfigurement or scarring of the Face or Body from Burns</b>		
<b>Not Insured</b>	<b>A. Face</b>	
	i Minimum Benefit at least one square centimetre or two centimetres in length	<b>Not Insured</b>
	ii Maximum Benefit whole area of the Face	<b>Not Insured</b>
	<b>B. Body</b>	
	4.5% or more of the Total Body Surface Area	<b>Not Insured</b>
	9% or more of the Total Body Surface Area	<b>Not Insured</b>
	18% or more of the Total Body Surface Area	<b>Not Insured</b>
	27% or more of the Total Body Surface Area	<b>Not Insured</b>
Maximum Amount Payable for all Disfigurement or Scarring of the Body and the Face due to one Accident	<b>Not Insured</b> N/A	
<b>Section 3. Dental Injury</b>		
<b>Not Insured</b>	<b>Dental Injury</b>	<b>Not Insured</b>
<b>Section 4. Broken Bones</b>		
<b>Not Insured</b>	<b>Broken Bones</b>	
	Grade I	<b>Not Insured</b>
	Grade II	<b>Not Insured</b>
	Grade III	<b>Not Insured</b>
<b>Section 5. Dislocation</b>		
<b>Not Insured</b>	<b>Dislocation</b>	<b>Not Insured</b>
<b>Section 6. Physiotherapy</b>		
<b>Not Insured</b>	<b>Physiotherapy Following Broken Bones or Dislocation</b>	<b>Not Insured</b>
<b>Section 7. Hospital Stay</b>		
<b>Insured</b>	<b>Hospital Stay</b>	<b>£50</b> per each overnight stay in hospital, up to a maximum of <b>£2,000</b>
<b>Only one Benefit Amount may be paid for all Hospital Stays resulting from any one Accident. The Benefit Amounts are not cumulative.</b>		

## Section 8. Recovery

### Recovery

<b>Insured</b>	A. Recovery after 3 overnight stays in Hospital; or	<b>£40 per day, up to 90 days</b>
	B. Recovery after 7 overnight stays in Hospital	N/A

**Only one Benefit Amount may be paid for Recovery resulting from any one Accident. The Benefit Amounts are not cumulative.**

## Section 9. Coma

### Coma

<b>Not Insured</b>	• Benefit Amount	<b>Not Insured</b>
	• Benefit Period	N/A
	• Waiting Period	N/A

## Section 10. Rehabilitation and Retraining

<b>Not Insured</b>	<b>Rehabilitation and Retraining benefit</b>	<b>Not Insured</b>
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## Section 11. Urgent expenses following Death

<b>Not Insured</b>	<b>Urgent expenses following death</b>	<b>Not Insured</b>
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## Section 12. Temporary Disablement

### Temporary Disablement

#### Temporary Total Disablement:

<b>Not insured</b>	• Benefit Amount	<b>Not Insured</b>
	• Benefit Period	N/A
	• Waiting Period	N/A

#### Temporary Partial Disablement:

	• Benefit Amount	<b>Not Insured</b>
	• Benefit Period	N/A
	• Waiting Period	N/A

## Section 13. Accident Medical Expenses

### Accident Medical Expenses

<b>Insured</b>	In respect of valid claims under Section 1 Injury	<b>25%</b> of the Injury claim amount
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**Maximum Benefit Amount payable - £20,000**

## Policy Endorsements

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Any amendments to the Policy wording are shown below. Endorsements should be read in conjunction with the full Policy wording.

### **Endorsement 1 – Home Modification Benefit**

Where Bodily Injury results in the benefit for Permanent Total Disablement being payable, We will also pay You for expenses necessarily incurred to modify Your home (limited to the modification for external or Internal wheel chair access, internal guide rails, emergency alert systems), necessary for You to perform Your daily activities of washing, cooking, bathing, and dressing and to remain in and move around Your home up to a maximum of £5,000.

### **Conditions applicable to Home Modification**

This benefit is only payable where such renovations are undertaken with the prior written agreement of Us and on the advice of Your Doctor.

### **Endorsement 2 - Loss of Enjoyment of Life Benefit**

We will pay an additional 5% of the Permanent Total disablement sum insured as stated in the schedule , or £5,000, whichever is the lesser to compensate You for Loss of Enjoyment of Life following a claim which is payable under section 1.

### **Definitions Applicable Loss of Enjoyment of Life**

Loss of Enjoyment of Life shall mean an injury to You which in the opinion of the Your Doctor necessitates the assistance of another person or a mechanical device to undertake two or more of the following activities for the remainder of Your life:

- i) dressing and undressing; or
- ii) washing, bathing and toileting; or
- iii) eating and drinking; or
- iv) general household duties, shopping and driving

**Chubb Insured**

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

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