



Group Policy Schedule

Personal Accident Insurance

Policy Number:	UKBOPC53137
The Group Policyholder:	British Aikido Board
Address:	c/o 6 Halkingcroft Langley Slough SL3 7AT
Renewal Date:	1 st March 2020
Period of Insurance:	a) i) From: 1 st March 2019 (the Start Date) ii) To: 29 th February 2020 (both dates inclusive) b) Any subsequent period for which We shall agree to accept a renewal premium
Period of Cover:	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.
Premium (inclusive of Insurance Premium Tax at the applicable rate):	Premiums are calculated in accordance with rates agreed between Us and the Group Policyholder as specified in the Group Policy Schedule.
Applicable Policy Wording:	Group Personal Accident
Date of issue:	13 th March 2019

Insured Persons

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.

Annual Premiums inclusive of Insurance Premium Tax @ the applicable rate

£3,864.00 (inc IPT) - based on 5,000 members @ £0.69 per member per annum

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

Section 8. Recovery

Recovery

Insured	A. Recovery after 3 overnight stays in Hospital; or	£40 per day, up to 90 days
	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

Not Insured	• Benefit Amount	Not Insured
	• Benefit Period	N/A
	• Waiting Period	N/A

Section 10. Rehabilitation and Retraining

Not Insured	Rehabilitation and Retraining benefit	Not Insured
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Section 11. Urgent expenses following Death

Not Insured	Urgent expenses following death	Not Insured
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Section 12. Temporary Disablement

Temporary Disablement

Temporary Total Disablement:

Not insured	• Benefit Amount	Not Insured
	• Benefit Period	N/A
	• Waiting Period	N/A

Temporary Partial Disablement:

	• Benefit Amount	Not Insured
	• Benefit Period	N/A
	• Waiting Period	N/A

Section 13. Accident Medical Expenses

Accident Medical Expenses

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

Policy Endorsements

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.SM

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