

Summary of Personal Accident Cover 2020 – 2021

Insured	British Rowing Ltd
Policy Number	RKK785415
Insurer	Royal & Sun Alliance
Period of cover	01 April 2020 to 31 March 2021

Insured Person

Any full or associate Amateur Member resident in Britain aged over 3 years of age

Operative Time

Whilst an Insured Person is participating in any authorised and or recognised activity of the Insured anywhere in the world.

Cover is extended to include direct travel to and from any authorised and or recognised activity of the Insured within Britain.

Cover

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 Death or Disablement the Company will pay to the Insured the appropriate Benefit shown in the Schedule subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

Benefits
Category A

Personal Accident Section		
Benefit Description		Benefit Amount
Accidental bodily injury resulting in:	1 Death	£5,000
	2 Loss of two or more limbs or eyes or one of each	£50,000
	Loss of one Limb or one eye	£50,000
	Permanent and total Loss of speech	£50,000
	Permanent and total loss of hearing i) In both ears ii) In one ears	£50,000 25% of above
	Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£50,000
	Temporary Total Disablement from the Insured Person's Regular Gainful Employment	Nil
	Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	Nil

Maximum Incident Limit - £25,000,000 (subject to following inner limits)	
Aircraft Accumulation	
Multi engine aircraft	£5,000,000
Any other aircraft or airship	£1,000,000
War while the Insured Person is outside of Britain	£1,000,000
Terrorism (other than Nuclear Chemical or Biological Cause)	£1,000,000
Limit per person	As stated above

Personal Accident Special Extensions – Category A

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1- 4 of the Policy subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule.

Accident Medical Expenses	Up to £2,500 any one Insured Person
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Broken Bones	Up to £500 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental Expenses	Up to £500 per Insured Person any one Accidents
Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1subject to a minimum £5,000
Funeral Expenses	Up to a maximum £5,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Paralysis A total loss of use of all four limbs bladder and rectum	£50,000
B total loss of use of two legs bladder and rectum	£25,000

Special definitions applying to Broken Bones extension

Broken Bones

A breach in the structure of the ones other than hairline fractures as a result of bodily injury following an accident

A, which necessitates treatment by plaster cast of one of the following bones listed below :

- a) Arm (humerus radius ulna carpals) £100
- b) Leg (femur, tibia, fibula, metatarsals, tarsals patella) £200

B of the clavicle £200

C of the skull £200

- Benefits a) to f) and h) to i) are reduced by 50% for persons aged 70 years and over
- Benefit g) is reduced by 50% for persons aged over 65 years
- Please note maximum age limit is 80 years old

General Policy Exclusions

The Company will not pay any Benefit where bodily injury following an Accident is the result of or is contributed to by

- 1 a) the Insured Person committing or attempting to commit suicide or as a result of self-inflicted injury
 - 1 b) the Insured Person engaging in or practising for flying of any kind, ii motorcycling as a rider or passenger, motor competitions
 - 1 c) the Insured Person driving a motor vehicle with more than the legally permitted level of alcohol in the body
 - 1 d) the Insured Person having taken a drug unless it is taken on proper medical advice and is not for the treatment of a drug addiction
 - 1 e) the Insured Person having a physical or mental defect of any sort which is first diagnosed by a Medical Practitioner prior to the earlier of
 - i) the inception of this policy or
 - ii) the date on which the Insured Person commenced being insured under this PolicyThis exclusion will not apply if the defect has been notified to the Company and accepted in writing Special terms may have to be applied and an additional premium may be required
 - 2 illness or disease (not resulting from bodily injury following an Accident)
 - 3 any naturally occurring condition or degenerative process
 - 4 any gradually operating cause
 - 5 post traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident)
 - 6 radioactive contamination whether arising directly or indirectly
 - 7 War in Britain
 - 8 War or Terrorism occasioned by any Nuclear Chemical or Biological Cause
- Insurers will not pay any benefit**
- 9 Solely because the Insured Person is unable to take part in sports or pastimes

The above is intended to be a summary only, a full copy of the cover wordings are available on request from Howden