

Summary of Personal Accident Cover 2017

Insured	British Rowing Ltd
Policy Number	RKK785415
Insurer	Royal & Sun Alliance
Period of cover	01 April 2017 to 31 March 2018

Insured Person

Any full or associate amateur member aged between 3 and 80 years of age resident in Britain

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 (England Scotland Wales Northern Ireland the Channel Islands and the Isle of Man)

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

Personal Accident Section		
Benefit Description		Benefit Amount
Accidental bodily injury resulting in:	Death	£5,000
	Loss of one or more Limbs or Eyes	£50,000
	Permanent Total Disablement	£50,000

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	£5,000,000
Terrorism (other than Nuclear Chemical or Biological Cause)	£5,000,000

Personal Accident Special Extensions

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 Broken Bones as defined the Insurers will pay:

Broken Bones	Grade 1 £125 for each Broken Bone Grade 2 £250 for each Broken Bone Up to a maximum amount any one Insured Person of £1,000 any accident
Broken Bones shall mean the Fracture of one or more bones as listed:	Grade 1: Hand (metacarpals), Upper arm (humerus), Lower Arm & ulna)Wrist (carpals), Shoulder Blade (scapula)
	Grade 2: Kneecap (patella), Upper Leg (femur), Ankle (tarsals), Lower Leg (fibula), Lower Leg (tibia), Foot (metatarsals)
Exclusions applying	Insurers will not pay in respect of any claim for Broken Bones where this is the result of or is contributed to by broken bones due to: Fractures to bones of the fingers or toes, Pathological fractures; or Osteoporosis or bone disease which was diagnosed prior to the date cover commenced for such Insured Person under this section.
Convalescence	If during the operative time the insured person sustains injury following an accident which within two years is the sole and independent cause of the insured person being admitted to Hospital on the recommendation of a medical Practitioner and if following discharge from Hospital a period of home confinement is medically prescribed RSA will pay £100 per full week up to 4 weeks from the day of discharge.
Hospitalisation Benefit	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 insured person being admitted to hospital on the recommendation of a medical practitioner RSA will pay £30 per full 24 hours up to a maximum of 25 days any one insured person while they are a hospital in-patient
Emergency Dental Expenses	If during the operative time the insured person sustains bodily injury following an accident which necessitates emergency dental treatment by a legally qualified dental practitioner RSA will pay dental expenses up to £500 in respect of each and every claim. Loss of or damage to dentures bridges and crowns or other dental appliances are excluded
Special Conditions applying:	In respect of any Insured Person aged 70 years or over, any amount payable under the Broken Bones Extension will be reduced by 50%

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 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 Perkins Slade