

Section 1 - Personal Accident Insurance

Category of Insured Persons	Description	Operative Time
A	Any officers, technical officials, British Association of Road Races Scrutineers and like persons as advised to Us	Whilst present at all athletics and similar events, including permitted road races and meetings in the United Kingdom, including travelling to and from events.

Benefit	Category of Insured Person	
	A - E	
	Sum Insured	
1 Death	£50,000	
2 Loss of two or more Limbs or Loss of Sight in both eyes or Loss of Sight in one eye combined with Loss of Limb	£50,000	
3 Permanent Partial Disablement	£50,000	
4 Permanent Total Disablement	£50,000	
5 Temporary Total Disablement	£500	
6 Temporary Partial Disablement	£100	
Scale	Extended	

In respect of Benefits 5 and 6:

Payment Period – the maximum number of weeks benefit is payable 104 weeks not necessarily consecutive

Deferment Period – the number of days before any benefit is payable 7 days

Maximum amount payable per week – the Sum Insured shown above shall not exceed the following weekly amounts:

Benefit 5 – 1 week of the Insured Person's Annual Salary

Benefit 6 – 50% of 1 week of the Insured Person's Annual Salary

Any payment will be limited to Out-of-Pocket Expenses if an Insured Person is not a Director or Employee

Personal Accident Special Extensions

Unless otherwise shown in the wording the following Special Extensions are payable in addition to any amount paid under Benefits 1 – 6 of the Personal Accident Insurance section. Any amount payable will be subject to the Maximum Incident Limit (and inner limits where applicable) as shown in this Schedule.

Accident Medical Expenses	Up to a maximum £30,000
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person subject to £20,000 for any one Accident
Burns	Up to £10,000
Catastrophic Fatal Accident	Additional 25% of the total sum payable Up to £25,000 for Personnel Replacement Up to £5,000 for counselling support services for each Incident
Coma Benefit	£75 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Commuting Expenses	Up to £250 per week up to a maximum £10,000 any one Insured Person
Cosmetic Surgery	Up to £7,500 any one Insured Person
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Damage to Clothing and Personal Belongings	Up to £1,500 any one Insured Person
Dental, Optical or Auditory Expenses	Up to 25% of any amount paid under Benefits 2 to 6 subject to a maximum £2,500
Dependant Adult Benefit	Additional £30,000 for each Dependant Adult
Dependant Child Benefit	Additional 5% for each Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Domestic Assistance	Up to £100 per week to a maximum £10,000 any one Insured Person
Executor Expenses	Up to a maximum of £2,000 any one Insured Person
Facial Disfigurement	Up to a maximum of £10,000 any one Insured Person
Fracture	Up to a maximum of £5,000 any one Insured Person
Funeral Expenses	Up to a maximum £10,000 any one Insured Person
Home and Workplace Alteration Expenses	Up to a maximum of £25,000 any one Insured Person
Hospital Admission	£75 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Hospital Outpatient Expenses	£100 per full 24 hours up to a maximum of 26 weeks any one Insured Person subject to a maximum of £1,000
Hospital Transfer Expenses	Up to a maximum of £5,000 any one Insured Person
Hospital Visiting Expenses	£100 per full 24 hours up to a maximum of £5,000
Independent Financial Advice	Up to £2,500 any one Insured Person
Lifesaver	Up to £25,000 any one person up to a maximum of £100,000 any one Incident
Permanent Paralysis	
1 Paraplegia	£125,000
2 Quadriplegia	£250,000
3 Hemiplegia	£125,000
4 Triplegia	£200,000

Post-Traumatic Stress Disorder (PTSD)	Up to £500 per week for up to 13 weeks
Prosthesis	Up to £40,000 any one Insured Person
Recruitment Expenses	Up to a maximum £15,000 any one Insured Person
Rehabilitation Expenses	Up to £5,000 any one Insured Person
Relocation Expenses	Up to a maximum £25,000 any one Insured Person
Retraining	Up to a maximum £25,000 any one Insured Person
Retraining (Spouse)	Up to a maximum £25,000 any one Insured Person
Return Home Expenses	Up to £750 any one Insured Person
Spouse or Dependant Paraplegia or Quadriplegia	
1 Paraplegia	£25,000
2 Quadriplegia	£100,000
Trauma Counselling	Up to £5,000 any one Insured Person
Workplace Assault Accident Medical Expenses	Up to £5,000 any one Insured Person