

Personal Accident cover

Sea going crew, tractor drivers, Lifeguards

Personal Accident cover

The policies cover volunteers if they have an accident during, or in connection with, activities relating to Sidmouth Lifeboat. There is no fault required and negligence does not need to be proved.

Schedule of Benefits		Sum Insured (payable each Insured Person)
Maximum Amounts Payable Any One Insured Person		
Core Benefits		
1	Death	GBP 200,000
2	Permanent total loss of sight in one or both eyes	GBP 200,000
3	Loss of Limb	GBP 200,000
4	Loss of Hearing in one ear	GBP 25% of Item 7
5	Loss of Hearing in both ears	GBP 200,000
6	Loss of Speech	GBP 200,000
7	Permanent Total Disablement	GBP 200,000
8	Paraplegia	GBP 50,000
9	Quadriplegia	GBP 100,000
 *Temporary Total Disablement		Waiting Period 14 days GBP 500 per week
*Temporary Partial Disablement		Benefit Payment Period 52 weeks
 *Temporary Partial Disablement		Waiting Period 14 days GBP 200 per week
		Benefit Payment Period 52 weeks

* If a payment is made under **Temporary Total Disablement** and/or **Temporary Partial Disablement** and a subsequent payment is made under one of the other Core Benefits (1 to 9) above for the same **Insured Person** and the same **Accident**, then the amount paid for the **Temporary Total Disablement** and/or **Temporary Partial Disablement** will be deducted from the amount payable under the applicable Core Benefit (1 to 9).

Temporary Partial Disablement (TPD) means: disablement which temporarily prevents the Insured Person from attending to a substantial part of the duties of their 'normal' business or occupation, which results in that Insured Person earning less.

Temporary Total Disablement (TTD) means: disablement which temporarily prevents the Insured Person from attending to the major duties of their 'normal' business or occupation.

Please note that TTD and TPD would not cover them if the injury just prevents them from doing their duties as a crew member of a lifeboat.

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Additional Benefits

Domestic Services Expenses

Home Adaption Expenses

Retraining Expenses

Urgent Expenses Following Accidental Death

Hospitalisation

subject to the following:

Benefit Payment Period

Amount payable for each complete 24 hour period is

GBP50.00

There is no payment for the first 48 continuous hours of

Hospitalisation.

Rehabilitation

subject to the following:

Maximum amounts payable
(each **Insured Person**)

GBP 10,000

GBP 25,000

GBP 15,000

GBP 1,000

200 days GBP 10,000

GBP 500

Excess GBP 20.00

This **Excess** will apply to each **Accident** each **Insured**

Person irrespective of the number of claims arising from
that one **Accident**.

Lifeboatman's Benevolent Fund

Operations volunteers

What is The Lifeboatmen's Benevolent Fund?

The Lifeboatmen's Benevolent Fund (LBF) offers assistance when life takes a difficult turn. It's entirely separate from funds raised for the RNLI itself – a successful application does not take money away from the running of the charity. The LBF was set up in 1957 when a sum of money was left specifically to assist past and present lifeboat crew members or their families in times of hardship. Since that time, the fund has benefitted from a number of generous bequests and donations.

Members of other search and rescue organisations involved in operational activities can apply – this is not exclusive to the RNLI volunteers.

Please see leaflet on crew room notice board for full details. A summary of cover is below:

What can it offer?

One-off or short term financial assistance with:

- ✓ **Bereavement**
e.g. funeral expenses
- ✓ **Caring for others**
e.g. respite/holiday breaks and house modifications
- ✓ **Long term disability**
e.g. retraining and mobility equipment
- ✓ **Low income household**
e.g. outstanding bills, personal debt and home repairs
- ✓ **Relationship breakdown**
e.g. purchase of household items
- ✓ **Short term illness or injury**
e.g. travel costs during treatment and loss of income There are just a few areas where we're not able to help. These include business debt, mortgage payments, private medical/nursing home costs and legal costs.

There are also grants available, please see leaflet on crew room noticeboard for further information.

Quick and easy to apply

All applications are treated in strictest confidence.

For more information or request an application form, contact the Reward Coordinator

lbf@rnli.org.uk

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