

# Personal Accident cover

## Non sea going volunteers 75+

The non-sea going policy covers those that are shore crew, support team, trustees and DofE students. There is no fault required and negligence does not need to be proved.

Schedule of Benefits Maximum Amounts Payable Any One <b>Insured Person</b>	Sum Insured (payable each <b>Insured Person</b> )
<b>Core Benefits</b>	
Death	GBP 5,000
Permanent total loss of sight in one or both eyes	GBP 5,000
<b>Loss of Limb</b>	GBP 5,000
<b>Loss of Hearing</b> in one ear	GBP 25% of Item 7
<b>Loss of Hearing</b> in both ears	GBP 5,000
<b>Loss of Speech</b>	GBP 5,000
<b>Permanent Total Disablement (any)</b>	GBP 5,000
<b>Paraplegia</b>	GBP 50,000
<b>Quadriplegia</b>	GBP 100,000
<b>Additional Benefits</b>	Maximum amounts payable (each <b>Insured Person</b> )
<b>Domestic Services Expenses</b>	GBP 10,000
<b>Home Adaption Expenses</b>	GBP 25,000
<b>Retraining Expenses</b>	GBP 15,000
<b>Urgent Expenses Following Accidental Death</b>	GBP 1,000
<b>Hospitalisation</b>	200 days      GBP 10,000
subject to the following:	
<b>Benefit Payment Period</b>	
Amount payable for each complete 24 hour period is GBP50.00	
There is no payment for the first 48 continuous hours of	
<b>Hospitalisation.</b>	
<b>Rehabilitation</b>	GBP 500
subject to the following:	
<b>Excess</b>	GBP 20.00
This <b>Excess</b> will apply to each <b>Accident</b> each <b>Insured Person</b> irrespective of the number of claims arising from that one <b>Accident.</b>	

# Personal Accident cover

## Non sea going volunteers

### 18 - 74

The non-sea going policy covers those that are shore crew, support team, trustees and DofE students. There is no fault required and negligence does not need to be proved.

Schedule of Benefits Maximum Amounts Payable Any One <b>Insured Person</b>	Sum Insured (payable each <b>Insured Person</b> )
<b>Core Benefits</b>	
Death	GBP 10,000
Permanent total loss of sight in one or both eyes	GBP 10,000
<b>Loss of Limb</b>	GBP 10,000
<b>Loss of Hearing</b> in one ear	GBP 25% of Item 7
<b>Loss of Hearing</b> in both ears	GBP 10,000
<b>Loss of Speech</b>	GBP 10,000
<b>Permanent Total Disablement (any)</b>	GBP 10,000
<b>Paraplegia</b>	GBP 50,000
<b>Quadriplegia</b>	GBP 100,000
 <b>Additional Benefits</b>	
	Maximum amounts payable (each <b>Insured Person</b> )
<b>Domestic Services Expenses</b>	GBP 10,000
<b>Home Adaption Expenses</b>	GBP 25,000
<b>Retraining Expenses</b>	GBP 15,000
<b>Urgent Expenses Following Accidental Death</b>	GBP 1,000
<b>Hospitalisation</b>	200 days      GBP 10,000
subject to the following:	
<b>Benefit Payment Period</b>	
Amount payable for each complete 24 hour period is GBP50.00	
There is no payment for the first 48 continuous hours of <b>Hospitalisation.</b>	
<b>Rehabilitation</b>	GBP 500
subject to the following:	
<b>Excess</b>	GBP 20.00

This **Excess** will apply to each **Accident** each **Insured Person** irrespective of the number of claims arising from that one **Accident.**

# Personal Accident cover

## Non sea going volunteers

### 17 and under or under 23 in FTE

The non sea going policy covers those that are shore crew, support team, trustees and DofE students. There is no fault required and negligence does not need to be proved.

Schedule of Benefits Maximum Amounts Payable Any One <b>Insured Person</b>	Sum Insured (payable each <b>Insured Person</b> )
<b>Core Benefits</b>	
Death	GBP 5,000
Permanent total loss of sight in one or both eyes	GBP 10,000
<b>Loss of Limb</b>	GBP 10,000
<b>Loss of Hearing</b> in one ear	GBP 25% of Item 7
<b>Loss of Hearing</b> in both ears	GBP 10,000
<b>Loss of Speech</b>	GBP 10,000
<b>Permanent Total Disablement (Children)</b>	GBP 10,000
<b>Paraplegia</b>	GBP 50,000
<b>Quadriplegia</b>	GBP 100,000
<b>Additional Benefits</b>	<b>Maximum amounts payable (each <b>Insured Person</b>)</b>
<b>Domestic Services Expenses</b>	GBP 10,000
<b>Home Adaption Expenses</b>	GBP 25,000
<b>Retraining Expenses</b>	GBP 15,000
<b>Urgent Expenses Following Accidental Death</b>	GBP 1,000
<b>Hospitalisation</b>	200 days      GBP 10,000
subject to the following:	
<b>Benefit Payment Period</b>	
Amount payable for each complete 24 hour period is GBP50.00	
There is no payment for the first 48 continuous hours of <b>Hospitalisation.</b>	
<b>Rehabilitation</b>	GBP 500
subject to the following:	
<b>Excess</b>	GBP 20.00
This <b>Excess</b> will apply to each <b>Accident</b> each <b>Insured Person</b> irrespective of the number of claims arising from that one <b>Accident.</b>	