



Group Policy Schedule

Personal Accident Insurance

Policy Number:	51UK452594/043
The Group Policyholder:	Glasgow University Sports Association
Address:	Stevenson Physical Education Building 7 Oakfield Avenue Glasgow G12 8LT
Intermediary:	Endsleigh Insurance Services Ltd, Quadrangle, Imperial Gardens, Cheltenham, GL50 1PZ
Renewal Date:	11 December 2022
Period of Insurance:	a) i) From: 11 December 2022 (the Start Date) ii) To: 10 December 2023 (both dates inclusive) b) Any subsequent period for which We shall agree to accept a renewal premium
Scale of Benefits:	Basic
Premium (inclusive of Insurance Premium Tax at the applicable rate):	£5,940.00
Renewal Premium:	To be agreed
Applicable Policy Wording:	Endsleigh Student's PA Scheme
Insured Persons:	Any full-time or part-time student or other person affiliated to the Group Policyholder whose inclusion has been agreed by them.
Effective Time:	Whilst an Insured Person is participating in or attending any activity recognised by and under the auspices of the Group Policyholder anywhere in the world including organised travel directly from the place of official assembly to the place of the activity at the commencement of a trip and travel directly from the place of the activity to the official place of dispersal upon completion of a trip
Date of issue:	06 December 2022

Schedule of Benefits

Benefit Description		Benefit Amount Scale of Benefits		
		Basic	Basic + 1 Unit	Basic + 2 Units
Section 1 – Personal Injury Insurance				
1	Accidental Death	£10,000	£10,000	£10,000
2	Permanent Disability - Scale of Benefits			
	A. Permanent Total Disablement (other than by Permanent Disability specified in B to G below)	£50,000	£75,000	£100,000
	B. Total organic paralysis	£50,000	£75,000	£100,000
	C. Total loss of intellectual capacity	£50,000	£75,000	£100,000
	D. Loss of Sight in both eyes	£50,000	£75,000	£100,000
	E. Loss of one or more Limb(s)	£50,000	£75,000	£100,000
	F. Loss of Sight in one eye	£50,000	£75,000	£100,000
	G. Total loss of hearing in both ears	£25,000	£37,500	£50,000
	H. Total loss of speech	£25,000	£37,500	£50,000
	I. Total Loss of or loss of use of:			
	i. a hip, knee, ankle or wrist	£20,000	£30,000	£40,000
	ii. a thumb	£12,500	£18,750	£25,000
	iii. a shoulder or elbow	£10,000	£15,000	£20,000
	iv. any finger or a big toe	£5,000	£7,500	£10,000
	J. Damage to internal organs resulting in loss of use of:			
	i. lung	£25,000	£37,500	£50,000
	ii. kidney	£7,500	£11,250	£15,000
	iii. spleen	£5,000	£7,500	£10,000
	F. Total loss of hearing in one ear	£5,000	£7,500	£10,000
	G. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area	£1,000	£1,500	£2,000
	H. Benefit for any Permanent Disability not noted above will be calculated on a medical assessment by Chubb of the degree of disability relative to this scale without reference to the Insured Person's occupation Provided that: a. The total benefit payable shall not exceed 100% of the amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident. b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.			
3	Temporary Total Disablement Deferment Period 7 days Benefit Period 52 weeks	£30 per week	£40 per week	£50 per week
4	Loss of Earnings Deferment Period 7 days Benefit Period 26 weeks	Not Insured	Not Insured	Not Insured
5	Hospital Confinement Benefit Period 90 days	£10 per day	£10 per day	£10 per day
6	Additional Travel Expenses	Up to £100	Up to £100	Up to £100
7	Dental Expenses	Up to £200	Up to £200	Up to £200
Section 2 – Supplementary Travel and Accommodation Expenses in the United Kingdom		See Policy Wording for full details		
Section 3 – Course Deferment Expenses		Not Insured	See Policy Wording for full details	

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Insurance Product Information Document

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Product: Endsleigh Personal Accident Insurance Plan for Students (Basic Cover) Group Policy

Group Policyholder: Glasgow University Sports Association Policy No. 51UK452594/043

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the group policy schedule and group policy wording (copies of which are available from the Group Policyholder).

What is this type of insurance?

This is a group personal accident insurance policy. It provides cover in the event of accidental death or serious injury and a range of other covers including dental injuries and hospital stay, all following an accident whilst participating in or attending any activity recognised by and under the auspices of the Group Policyholder.



What is insured?

The primary value of the cover is providing financial benefits following death or permanent injuries resulting from an accident when undertaking an activity covered by this policy, with a range of secondary covers included too.

This policy pays benefits in accordance with the policy wording, in the event that you:-

- ✓ die or are permanently disabled; or
- ✓ suffer damage to teeth or need to stay in hospital; or
- ✓ are temporarily unable to attend lessons / lectures.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule.

- ✓ **Section 1 Personal Injury Insurance**
 1. Accidental Death - £10,000
 2. Permanent Total Disablement - £50,000 / Total Organic Paralysis - £50,000 / Total Loss of Intellectual Capacity - £50,000 / Loss of Sight in one or both Eyes - £50,000 / Loss of one or more Limb(s) - £50,000 / Permanent Partial Disability (benefit limits vary depending on nature of the permanent injury) - up to £25,000
 3. Temporary Total Disablement* - £30 per week for up to 52 weeks
 4. Loss of Earnings - Not Insured
 5. Hospital Confinement - £10 per day for up to 90 days
 6. Additional Travel Expenses - up to £100
 7. Dental Expenses - up to £200
- ✓ **Section 2. Supplementary Travel and Accommodation Expenses in the United Kingdom** (following hospital in-patient treatment) - £50 up to £1,000 (benefit limits vary depending on the nature of expenses incurred)
- ✓ Section 3. Course Deferment Expenses - Not Insured
- ✓ Section 4. Coma - Not Insured
- ✓ Section 5. Broken Bones - Not Insured
- ✓ Section 6. Primary Dislocation - Not Insured
- ✓ Section 7. Knee Ligament Injury - Not Insured
- ✓ Section 8. Physiotherapy following Broken Bones or Dislocation or Knee Ligament Injury - Not Insured
- ✓ Section 9. Medical Certificate Expenses - Not Insured
- ✓ Section 10. Non-Refundable Sports Fees - Not Insured
- ✓ Section 11. Optical Expenses - Not Insured



What is not insured?

- ✗ Sections 3, 4, 5, 6, 7, 8, 9, 10 and 11, marked in 'What is Insured' as 'Not Insured', are not covered under this policy
- ✗ Illness or disease not directly resulting from injury
- ✗ Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause. Post-Traumatic Stress Disorder or any psychological or psychiatric condition
- ✗ Pre-existing medical conditions which existed before you were covered under this policy
- ✗ Suicide, deliberate self-harm or misuse of drugs or alcohol
- ✗ Injuries as a result of: air travel as a pilot or crew member of an aircraft or helicopter; canoeing, sailing or boating over 4½ miles from the coastline; underwater diving; or activities in the pursuit of danger e.g. bungee jumping
- ✗ The first 7 days (waiting period) under Temporary Total Disablement.
- ✗ Members of full time armed forces are excluded. Reserve armed forces are not covered whilst called up on active service
- ✗ The first £25 of any claim for damage to teeth
- ✗ Permanent Total Disablement, if insured person is retired and receiving a pension
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



Are there any restrictions on cover?

- ! We will not pay the first £25 of any claim for Additional Travel Expenses unless the claim exceeds £25 when we will pay it in full.

✓ **Telephone Helpline available** – for counselling, legal, tax, medical and bereavement advice. Call 0800 519 9969

* Waiting periods apply – See “What is not insured” section



Where am I covered?

- ✓ Worldwide, whilst participating in or attending activities recognised by and under the auspices of the Group Policyholder, including travelling to and from the activity, excluding repatriation.



What are my obligations?

At the start of your policy

- To be covered by this policy you must be:-
 - o A full-time or part-time student or other person affiliated to the Group Policyholder whose inclusion in the cover has been agreed by them; and
 - o Under age 70 years on the date the policy starts.

During the period of insurance

- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury
- After an injury, you should obtain and follow the advice of a Doctor.

In the event of a claim

- Claims under section 2 must be notified to Chubb Assistance on 020 7173 7798 before any arrangements are made
- You must notify The Education Team at Endsleigh Insurance Services Ltd. as soon as practicable and as follows:
 - o Write to Endsleigh Insurance Services Ltd., Quadrangle, Imperial Gardens, Cheltenham GL50 1PZ
 - o Call +44 (0) 333 234 1388
- Or you can contact Chubb direct as follows:
 - o Call 0345 841 0058 (Within UK only); International: +44 (0)141 285 2999
 - o Email us at uk.claims@chubb.com
- You must agree to a medical examination if we ask for it. We will pay for it.



When and how do I pay?

The annual premium is paid to Chubb by the Group Policyholder on your behalf.



When does the cover start and end?

- Cover commences on the date shown in the group policy schedule or the date that you are accepted for cover, if this is later.
- Cover ceases during the period of insurance:
 - o When you are no longer eligible for cover as an insured person; or
 - o if you decide to opt out of the cover; or
 - o at the end of the period of insurance in which you reach age 70 years; or
 - o when you die; or
 - o if Chubb and/or the Group Policyholder serve notice to end cover under the group insurance policy whichever happens first; or
 - o at the end of the period of insurance shown in the group policy schedule.



How do I cancel the contract?

You may cancel your participation in the cover at any time by contacting the Group Policyholder at the address shown in the group policy schedule.