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Personal Injury Insurance - Policy Schedule

Policy Number	UKBOPC42386/ACEPA000870
Intermediary	Perkins Slade Limited
The Group Policyholder	The Committee for the time being of the British Long Distance Swimming Association
Registered Address	Unit 8 Vanguard Trading Estate Britannia Road Chesterfield Derbyshire UNITED KINGDOM S40 2TZ
Business	Swimming
Period of Insurance	(a) From: 01 January 2016 To: 31 December 2016 (both dates inclusive) (b) Any subsequent period for which ACE shall accept a renewal premium.
Renewal Date	01 January 2017
Declarations	The Group Policyholder must forward a Declaration at the commencement of the Period of Insurance confirming the number of Insured Persons and the annual premium due to ACE.



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Personal Injury Insurance – Schedule of Benefits

Insured Persons	
Category A	Any full or associate Member of the Group Policyholder aged 3 years or over but under 80 years.
Category B	Any coach of the Group Policyholder aged 16 or over but under 80 years

Effective Time	
Category A	a) Whilst an Insured Person is participating in any activity recognised by the Group Policyholder, or the Association to which they are affiliated, anywhere in the world; and b) For activities within the United Kingdom, Isle of Man, The Channel Islands or the Republic of Ireland, travelling thereto and therefrom
Category B	a) Whilst an Insured Person is coaching full or associate Members of the Group Policyholder in any activity recognised by the Group Policyholder, or the Association to which they are affiliated, anywhere in the world; and b) For activities within the United Kingdom, Isle of Man, The Channel Islands or the Republic of Ireland, travelling thereto and therefrom

BENEFIT DESCRIPTION	BENEFIT AMOUNT	
	Category A	Category B
Accidental Bodily Injury resulting in:		
Death	£10,000	£10,000
Permanent Total Disablement *	£50,000	£50,000
Permanent Disabling Injuries *	£50,000	£50,000
Temporary Total Disablement	Not Covered	Not Covered
Benefit Period		
Deferment Period		
Broken Bones:**		
Broken Arm/Wrist	£100	£100
Broken Leg	£200	£200
Maximum any one Accident	£500	£500
Dental Injury *	Up to £500	Up to £500
Hospital Confinement	£30	£30
Benefit Period	25 days	25 days
Maximum any one Accident	£750	£750
Convalescence	£100	£100

* The Benefit Amount shall be reduced by 50% in respect of Insured Persons aged 70 years or over.

** The Benefit Amount and the maximum amount payable shall be reduced by 50% in respect of Insured Persons aged 65 years or over.

Aggregate Limit(s) of Liability:

a) per Event for Insured Persons whilst travelling in any one aircraft	£250,000
b) per Event overall	£500,000

Date of Issue: 05 April 2016