

# Schedule

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## Policy Details:

<b>Policy No:</b>	1325353
<b>Wording:</b>	Sport Personal Accident Insurance (S&LA 0816 - WORDING - CIC(UK)L)
<b>Insured:</b>	British Long Distance Swimming Association
<b>Insured's Address:</b>	C/o Unit 8, Vanguard Trading Estate, Britannia Road, Chesterfield, Derbyshire S40 2TZ
<b>Premises:</b>	Not Applicable
<b>Business Activities:</b>	Voluntary organisation that run a wide range of swimming events through various distances (both in fresh and salt water)
<b>Insured Person(s)</b>	480 Individual Members
<b>Period of Insurance:</b>	From: 16 <sup>th</sup> January 2017                      To: 15 <sup>th</sup> January 2018
	Both dates Inclusive local standard time at the <b>Insured's</b> address stated above.
	This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the <b>Insurer</b> and the <b>Insured</b> .
<b>Geographical Limits:</b>	Worldwide
<b>Permanent Partial Disability Scale:</b>	Standard
<b>Claim Time Limit:</b>	12 months
<b>Event Aggregate Limit:</b>	GBP 1,000,000
<b>Travel Accumulation Limit:</b>	GBP 1,000,000
<b>Age Limit:</b>	Applicable for Ages 5 to 75 only.
	Reduced Benefits apply for:
	Ages 5 to 16    - 20% of Death Benefit otherwise full Benefits Schedule applies
	Ages 66 to 75    - 25% of Death and Permanent Total Disablement and Permanent Partial Disablement Benefit otherwise full Benefits Schedule applies

## Benefits Schedule:

BENEFIT TYPE	BENEFIT AMOUNT
Death	GBP 10,000
Permanent Total Disablement Any Occupation	GBP 50,000
Permanent Partial Disablement Standard Scale	Capital Sum: GBP 50,000 Please check the scale below to see what percentage of the Capital Sum is payable.
Temporary Partial Disablement	GBP Nil per week  Maximum Duration: 0 weeks Deferment Period: 0 days
Temporary Total Disablement	GBP Nil per week  Maximum Duration: 0 weeks Deferment Period: 0 days
Medical Expenses	Unless detailed below: GBP Nil  Excess: GBP Nil

### Permanent Partial Disablement – Standard Scale

CONDITION	PERCENTAGE OF CAPITAL SUM PAYABLE
Loss of Limb (one limb):	25%
Loss of Limb (two or more):	100%
Loss of Sight (one eye):	25%
Loss of Sight (both eyes):	100%
Loss of Limb & Loss of Sight:	75%
Loss of Hearing (one ear):	25%
Loss of Hearing (both ears):	100%
Loss of Speech:	100%

#### Important Notes

The Insurer shall not pay more than the Capital Sum stated in the Benefit Schedule for **Permanent Partial Disablement** arising out of any one **Accident** regardless of the number of conditions diagnosed in the **Insured Person**.