

## Personal Accident Section

Benefit	Category of Insured Person
	A
	Sum Insured
1	£50,000
2	£50,000
3	£50,000
4	£50,000
5	Nil
6	Nil
Scale	Standard

### Payment Period

Benefits 5 and 6 are payable per week for a maximum of Nil weeks in all not necessarily consecutive

### Deferment Period

Benefits 5 and 6 are not payable for the first Nil days of any Period of Disablement

### Limit per Person

If the Benefits are expressed as a multiple of Annual Salary the maximum benefit for any one Insured Person shall not exceed

a)	under Benefits 1 2 and 4	£ 1,000,000
b)	under Benefit 3	£ 500,000
c)	under Benefit 5	£ 1,000
d)	under Benefit 6	£ 400

### Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

1)	Aircraft Accumulation	
a)	Multi engaged aircraft	£ 5,000,000
b)	Any other aircraft or airship	£ 1,000,000
2)	War while on an External Journey	£ 5,000,000
3)	Terrorism (other than Nuclear Chemical or Biological Cause)	£ 5,000,000
4)	Nuclear Chemical or Biological Cause	Not applicable
5)	Limit per Person	as stated above

## **PERSONAL ACCIDENT INSURANCE SECTION**

### **The Cover**

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Death or Disablement the Company will pay to the Insured the appropriate Benefit shown in the Schedule subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

### **Special Definitions applying to this Section**

#### Benefits

##### A under Standard Scale

1 Death

2 Loss of two or more Limbs or Loss of both eyes or one of each

3 A) Loss of one Limb or Loss of one Eye

B) Permanent total loss of speech

C) Permanent total loss of hearing

i) in both ears

ii) in one ear 30% of benefit **3Ci**

4 Permanent Total Disablement from the Insured Person's usual occupation in the Business

5 Temporary Total Disablement from the Insured Person's usual occupation in the Business

6 Temporary Partial Disablement from at least 50% of the Insured Person's usual occupation in the Business

##### **B under Continental Scale**

1 Death

2 Loss of two or more Limbs or Loss of both Eyes or one of each

3 A) Loss of Eye 100%

B) Permanent and total loss of speech 100%

C) Permanent and total loss of hearing

i) in both ears 100%

ii) in one ear 30%

Loss by permanent physical severance or permanent and total loss of use of

D) one Limb 100%

E) one big toe 15%

F) any other toe 6%

G) one thumb 30%

H) one forefinger 20%

I) any other finger 10%

Permanent total loss of use of

J) shoulder or elbow 25%

K) wrist hip knee or ankle 22%

Removal by surgical operation of

L) lower jaw 30%

The appropriate percentage shall be applied to the amount for Benefit 3 shown in the schedule or to the Limit per person under Benefit 3 whichever is the lesser

For forms of permanent disablement not specified the degree of disability will be assessed by comparison with the percentages shown in the scale above without taking into account the Insured Person's occupation

Where an amount is claimed in respect of the same Insured Person for more than one form of permanent disablement as the result of the same Accident the total of the percentages shall not exceed 100% of the amount for Benefit 3

If a claim is payable for loss of use of a whole member of the body a claim for parts of that member cannot also be made

4 Permanent Total Disablement from the Insured Person's usual occupation in the Business

5 Temporary Total Disablement from the Insured Person's usual occupation in the Business

6 Temporary Partial Disablement from at least 100% of the Insured Person's usual occupation in the Business

## Personal Accident Special Extensions

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1- 6 of the Policy subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

<b>Accident Medical Expenses</b>	Up to 25% of any amount paid under Benefits 1- 6 subject to a maximum £25,000
<b>Bereavement Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Catastrophe</b>	Additional 25% of the total sum payable
<b>Catastrophe Critical Response Counselling</b>	Up to £5,000 per Incident
<b>Coma Benefit</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Commuting Expenses</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Corporate Hospitality</b>	£25,000 per Guest subject to a maximum any one Period of Insurance of £250,000
<b>Counselling</b>	Up to £250 per week up to a maximum £5,000 any one Insured Person
<b>Damage to Clothing and Baggage</b>	Up to £1,000 per Insured Person
<b>Dental and Optical Expenses</b>	Up to 25% of any amount paid under Benefits 2 3 4 5 or 6 subject to a maximum £2,500
<b>Dependents Benefit</b>	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
<b>Disability Assistance</b>	Up to a maximum £25,000 any one Insured Person
<b>Domestic Assistance</b>	Up to £100 per week to a maximum £10,000 any one Insured Person
<b>Executor Expenses</b>	Up to a maximum of £2,000 any one Insured Person
<b>Facial Disfigurement</b>	Up to a maximum of £5,000 any one Insured Person
<b>Funeral Expenses</b>	Up to a maximum £10,000 any one Insured Person
<b>Hospitalisation</b>	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
<b>Hospital Visiting Expenses</b>	£100 per full 24 hours up to a maximum of £5,000
<b>Paralysis</b> A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£125,000 £ 50,000
<b>Recruitment Costs Following Suicide</b>	Up to a maximum £10,000 any one Insured Person
<b>Relocation Expenses</b>	Up to a maximum £25,000 any one Insured Person
<b>Retraining</b>	Up to a maximum £25,000 any one Insured Person
<b>Visitor Extension</b>	£25,000 per Visitor subject to a maximum any one Period of Insurance of £250,000

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

UKC04007C

## Travel Insurance Section

Insured Journey

External Journey Included

Internal Journey Included

Section (Special Extensions only operate where full cover for that Section has been purchased)	Category of Insured Person
	A
	Sum Insured
<b>Baggage Insurance</b>  <b>Single Article Limit</b>  Special Extensions: Business Equipment Delayed Baggage Loss of Keys	Up to £3,000 per Insured Person  £3,000 or the Sum Insured whichever is the lesser  Up to £3,000 per Insured Person Up to £2,000 per Insured Person Up to £500 per Insured Person
<b>Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance</b>  <b>Incident Limit</b>	Up to £5,000 per Insured Person subject to  a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
<b>Evacuation Insurance</b> Special Extensions: Trauma Risk Management Counselling  <b>Incident Limit</b>	Up to £5,000 per Insured Person and  Up to £5,000 per Insured Person and subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
<b>Hijack Kidnap and Detention Insurance</b> (Daily benefit payable in addition to travel & accommodation, security service, public relations, legal and medical advisor costs)  <b>Incident Limit</b>	£300 per day up to a maximum of £100,000 per Insured Person and subject to  a maximum of £250,000 for all losses in any one Period of Insurance
<b>Legal Expenses Insurance</b>	Up to £50,000 per Insured Person
<b>Medical Repatriation and Emergency Travel Expenses Insurance</b> Special Extensions: Funeral Expenses Hospitalisation Benefit Repatriation of Household Goods Search and Rescue Costs	Unlimited per Insured Person  Up to £10,000 per Insured Person £50 per full 24 hours up to a maximum of 52 weeks Up to £2,000 per Insured Person Up to £25,000 per Incident
<b>Money and Credit Cards Insurance</b>  <b>Cash Limit</b>	Up to £500 per Insured Person  £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes
<b>Personal Liability Insurance</b>	Up to £5,000,000 any one Event
<b>Personal Security Specialist Expenses Insurance</b>  <b>Incident Limit</b>	Up to £10,000 per Insured Person and subject to  a maximum of £250,000 for all losses in any one Period of Insurance
<b>Travel Delay Insurance</b>  <b>Incident Limit</b>	£200 after 4 hours and an additional £50 for each subsequent hour up to a maximum of £750 per Insured Person subject to a maximum of  £50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
<b>Travel Document Insurance</b>	Up to £2,000 per Insured Person

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

UKC04007C