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Chubb European
Group SE UK
Business Address:
100 Leadenhall Street,
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CHUBB® Group Policy Schedule

Personal Accident Insurance

Policy Number:	UKBOPD28902
The Group Policyholder:	British Aikido Board
Address:	Pole Farm House Leysters Herefordshire HR6 0HP
Renewal Date:	14 th August 2025
Period of Insurance:	a) i) From: 14 th August 2024 (the Start Date) ii) To: 13 th August 2025 (both dates inclusive) b) Any subsequent period for which We shall agree to accept a renewal premium
Period of Cover:	Cover in respect of each Insured Person will commence on the Start Date or on the date on which the Insured Person has requested cover and the Group Policyholder has agreed to pay premium, if after the Start Date.
Premium (inclusive of Insurance Premium Tax at the applicable rate):	Premiums are calculated in accordance with rates agreed between Us and the Group Policyholder.
	Premium IPT Total Payable
Applicable Policy Wording:	Group Personal Accident
Date of issue:	28 th August 2024

Insured Persons

Category A:

Any member aged less than 85 years (the maximum age limit) of the Group Policyholder as declared to be included in this Policy and for whom the Group Policyholder has paid the appropriate premiums.

Effective Time:

W Whilst Participating in the Martial Art of Aikido, including Training/Practice organised by the Insured, Competitions and Official Social Events.

Minimum and Deposit Annual Premiums inclusive of Insurance Premium Tax @ the applicable rate

£x,xxx (exc. IPT), £x,xxx (inc. IPT) - based on total declared membership of 2,981

Premium is adjustable on expiry based on final declared membership

Insured/ Not Insured	Benefit Description Personal Accident Insurance	Benefit Amount
		Category A

SECTION 1. Serious Injury

Insured	A. Accidental death	£50,000 (£10,000 for Juniors)
	B. Permanent Total Disablement	£50,000
	C. Permanent Partial Disablement	up to £50,000

SECTION 2. Disfigurement or scarring of the Face or Body from Burns

Not Insured	A. Face	
	i Minimum Benefit at least one square centimetre or two centimetres in Not Insured length ii Maximum Benefit whole area of the	
	Face	Not Insured
	B. Body	
	4.5% or more of the Total Body Surface Area	Not Insured
	9% or more of the Total Body Surface Area	Not Insured
	18% or more of the Total Body Surface Area	Not Insured
27% or more of the Total Body Surface Area	Not Insured	
Maximum Amount Payable for all Disfigurement or Scarring of the Body and the Face due to one Accident	Not Insured	
	N/A	

Section 3. Dental Injury

Insured	Dental Injury	Up to £500
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Section 4. Broken Bones

Insured	Broken Bones	
	Grade I	£100
	Grade II	£250
	Grade III	£350

Section 5. Dislocation

Insured	Dislocation (of the hip, shoulder or kneecap)	£250
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Section 6. Physiotherapy

Insured	Physiotherapy Following Broken Bones or Dislocation	Up to £35 per session – maximum of 10 sessions
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Section 7. Hospital Stay

Hospital Stay	£50 per each overnight stay in hospital, up to a maximum of £2,000	Insured
Only one Benefit Amount may be paid for all Hospital Stays resulting from any one Accident. The Benefit Amounts are not cumulative.		

Section 8. Recovery

	Recovery	
Insured	A. Recovery after 3 overnight stays in Hospital; or	£40 per day, up to 90 days
	B. Recovery after 7 overnight stays in Hospital	N/A
Only one Benefit Amount may be paid for Recovery resulting from any one Accident. The Benefit Amounts are not cumulative.		

Section 9. Coma

	Coma	
Not Insured	<input type="checkbox"/> Benefit Amount	Not Insured
	<input type="checkbox"/> Benefit Period	N/A
	<input type="checkbox"/> Waiting Period	N/A

Section 10. Rehabilitation and Retraining

Not Insured benefit	Rehabilitation and Retraining	Not Insured
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Section 11. Urgent expenses following Death

Not Insured	Urgent expenses following death	Not Insured
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Section 12. Temporary Disablement

	Temporary Disablement	
	Temporary Total Disablement:	
	• Benefit Amount	Not Insured
	• Benefit Period	N/A
	• Waiting Period	N/A
	Temporary Partial Disablement:	
Not insured	<input type="checkbox"/> Benefit Amount	Not Insured
	<input type="checkbox"/> Benefit Period	N/A

□ Waiting Period

N/A

Section 13. Accident Medical Expenses

Accident Medical Expenses

Insured

In respect of valid claims under Section
1 Injury

25% of the Injury
claim amount

Maximum Benefit Amount payable - £20,000

Policy Endorsements

Any amendments to the Policy wording are shown below. Endorsements should be read in conjunction with the full Policy wording.

Endorsement 1 – Home Modification Benefit

Where Bodily Injury results in the benefit for Permanent Total Disablement being payable, We will also pay You for expenses necessarily incurred to modify Your home (limited to the modification for external or Internal wheel chair access, internal guide rails, emergency alert systems), necessary for You to perform Your daily activities of washing, cooking, bathing, and dressing and to remain in and move around Your home up to a maximum of £5,000.

Conditions applicable to Home Modification

This benefit is only payable where such renovations are undertaken with the prior written agreement of Us and on the advice of Your Doctor.

Endorsement 2 - Loss of Enjoyment of Life Benefit

We will pay an additional 5% of the Permanent Total disablement sum insured as stated in the schedule , or £5,000, whichever is the lesser to compensate You for Loss of Enjoyment of Life following a claim which is payable under section 1.

Definitions Applicable Loss of Enjoyment of Life

Loss of Enjoyment of Life shall mean an injury to You which in the opinion of the Your Doctor necessitates the assistance of another person or a mechanical device to undertake two or more of the following activities for the remainder of Your life:

- i) dressing and undressing; or ii) washing, bathing and toileting; or iii) eating and drinking; or iv) general household duties, shopping and driving

Chubb. Insured.SM

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority.

Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the

Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

