



Group Policy Schedule

Personal Accident Insurance

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|-----------------------------------|--|
| Policy Number: | UKBOPC82542 |
| The Group Policyholder: | University of Bristol – Non Sport |
| Address: | Beacon House Queens Road Bristol BS8 1QU |
| Intermediary: | Endsleigh Insurance Services Ltd, Shurdington Road, Shurdington, Cheltenham, GL51 4UE |
| Renewal Date: | 2 nd October 2022 |
| Period of Insurance: | a) i) From: 2 nd October 2021 (the Start Date) ii) To: 1 st October 2022 (both dates inclusive) b) Any subsequent period for which We shall agree to accept a renewal premium |
| Scale of Benefits: | Bespoke |
| 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 formally pre-organised non-sporting activity recognised by and under the auspices of the Group Policyholder, including students' union affiliated societies' activities, anywhere in the UK, and whilst on work or study placement or internship approved by the Group Policyholder abroad. Cover will only apply whilst members are on the exact premises where these activities are taking place. Cover includes travel directly to and from the pre- organised activity in respect of work placements, field trips, students' union affiliated societies' activities and JCR Committee activities in the UK. |
| Date of issue: | 20th October 2021 |

Schedule of Benefits

| Benefit Description | | Benefit Amount Scale of Benefits |
|--|--|--|
| Section 1 – Personal Injury Insurance | | Bespoke |
| 1 | Accidental Death | £30,000 |
| 2 | <p>Permanent Disability - Scale of Benefits</p> <p>A. Permanent Total Disablement (other than by Permanent Disability specified in B to G below)</p> <p>B. Total organic paralysis</p> <p>C. Total loss of intellectual capacity</p> <p>D. Loss of Sight in both eyes</p> <p>E. Loss of one or more Limb(s)</p> <p>F. Loss of Sight in one eye</p> <p>G. Total loss of hearing in both ears</p> <p>H. Total loss of speech</p> <p>I. Total Loss of or loss of use of:</p> <p>i. a hip, knee, ankle or wrist</p> <p>ii. a thumb</p> <p>iii. a shoulder or elbow</p> <p>iv. any finger or a big toe</p> <p>J. Damage to internal organs resulting in loss of use of:</p> <p>i. lung</p> <p>ii. kidney</p> <p>iii. spleen</p> <p>F. Total loss of hearing in one ear</p> <p>G. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area</p> <p>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:</p> <p>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.</p> <p>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.</p> | <p>£50,000</p> <p>£50,000</p> <p>£50,000</p> <p>£50,000</p> <p>£50,000</p> <p>£50,000</p> <p>£25,000</p> <p>£25,000</p> <p>£20,000</p> <p>£12,500</p> <p>£10,000</p> <p>£ 5,000</p> <p>£25,000</p> <p>£ 7,500</p> <p>£ 5,000</p> <p>£ 5,000</p> <p>£ 1,000</p> |
| 3 | <p>Temporary Total Disablement Deferment Period 7 days Benefit Period 52 weeks</p> | Not Insured |
| 4 | <p>Loss of Earnings Deferment Period 7 days Benefit Period 26 weeks</p> | Not Insured |
| 5 | <p>Hospital Confinement Benefit Period 90 days</p> | Not Insured |
| 6 | Additional Travel Expenses | Not Insured |
| 7 | Dental Expenses | Not Insured |
| Section 2 – Supplementary Travel and Accommodation Expenses in the United Kingdom | | Not Insured |
| Section 3 – Course Deferment Expenses | | Not Insured |

Chubb Insurance

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. Registered address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988)..

Endorsements

Endorsement 1:

It is hereby noted and agreed that;

We will not be liable for payment of any benefit for **Bodily Injury**, loss or expense due to: bacterial or viral infection except where it is the direct result of **Accidental** needle stick injury which occurs during classes, tutorials, lectures, study or work placements anywhere in the world as part of **Your** course.

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