

**Policy Schedule**
**Policy No. RTT276323**


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**Branch** Professional & Financial Risks Colmore Gate 2-6 Colmore Row Birmingham B3 2QD
 

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**Agency** Willis Limited – XR0369
 

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**Insured** The University of Bristol and Subsidiary Companies and Organisations as detailed on Endorsement F and The University of Bristol Students' Union
 

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**Business** See Endorsement A
 

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**Registered Address** Secretary's Office Beacon House Queens Road Bristol BS8 1QU
 

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**Period of Insurance**
**From** 01 August 2019

**To** 31<sup>st</sup> July 2020 both dates inclusive

**Renewal Date** 1<sup>st</sup> August 2020
 

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**Premium** £216,000.00

**Insurance Premium Tax** £ 25,920.00

**Premium including Insurance Premium Tax** £241,920.00

**Renewal Premium** To be agreed

**Premium Basis** Annually reassessable
 

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Insured Person		Operative Time	
Category	Description	Personal Accident Insurance	Travel Insurance
A	All Employees of the Insured including Employees of Subsidiary Companies and of The University of Bristol Students' Union	Occupational Accidents Only and Commuting	Not Included
B	All Post Graduate students	Whilst undertaking research at CERN	External Journey whilst travelling on behalf of the University
C	Any Employee of the Insured authorised to travel on behalf of and represent the Insured in the course of the Business and their accompanying Spouse and / or Children travelling with the knowledge and consent of the Insured; Any Emeritus Professor and / or student travelling with the knowledge and consent of the Insured	External Journey and Internal Journey	External Journey and Internal Journey

## Personal Accident Section

Benefit	Category of Insured Person		
	A	B	C
	Sum Insured		
1	3 x Annual Salary	£50,000	£25,000
2	3 x Annual Salary	£50,000	£25,000
3	3 x Annual Salary	£50,000	£25,000
4	3 x Annual Salary	£50,000	£25,000
5	Nil	Nil	Nil
6	Nil	Nil	Nil
Scale	Continental	Continental	Continental

### 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 engined aircraft                                      | £ 15,000,000    |
| b) Any other aircraft or airship                               | £ 2,000,000     |
| 2) War while on an External Journey                            | £ 1,000,000     |
| 3) Terrorism (other than Nuclear Chemical or Biological Cause) | £ 5,000,000     |
| 4) Nuclear Chemical or Biological Cause                        | £ 5,000,000     |
| 5) Limit per Person  | as stated above |

## 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

## 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
	B & C
	Sum Insured
<b>Baggage Insurance</b>  <b>Single Article Limit Excess</b>  Special Extensions: Business Equipment Delayed Baggage Loss of Keys	Up to £10,000 per Insured Person £3,000 or the Sum Insured whichever is the lesser <u><b>See Endorsement G and H</b></u>  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 £10,000 per Insured Person subject to an excess of £100 per Insured Person any one claim and 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 £10,000 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 £5,000 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

## **Endorsements attaching to and forming part of Policy Number RTT276323**

### **Endorsement A - Business Description**

University and charitable educational institution, including research and development activities, prototype product and concept development, software and hardware design and modification, medical & dental schools including medical and dental clinical research and the design, manufacture and sale of medical manikins, research sponsors, veterinary clinic and veterinary hospital, management of human tissue research “banks”, university student union, publishers, developers of academic innovation centres providing incubator office units and business support to new technology based business, public hall proprietors, museum, farmers, fundraisers, providers of sporting and leisure facilities and of holiday sports camps for children, tour operators, provision of property maintenance and security services, small animal, farm animal and equine services, operators of a national composites centre, property owners and property lessors and lessees

### **Endorsement B - Spouse / Child independent travel**

In respect of any Spouse and/or Child of insured Employees, cover is extended when travelling independently to join or returning from being with an insured Employee who is on an Insured Journey

### **Endorsement C - Multiple Benefits**

In the event that an Insured Person falls to be covered under more than one category of Insured Persons then only one benefit shall be payable this being the highest within the appropriate category

### **Endorsement D - Search and Rescue Expenses in Greenland**

In respect of Medical Expenses, Repatriation and Emergency Travel Expenses Insurance Section – Search and Rescue Costs, the Sum Insured is increased in respect of Insured Persons on an External Journey to Greenland as follows:

the Company will pay up to a maximum of £125,000 for the necessary and reasonable costs incurred

### **Endorsement E – Long Term Secondees**

An Insured Person will be deemed to be on a long term secondment if any Insured Journey is scheduled to last for more than 12 months at its commencement

Where an Insured Person opts to return home or undertake other travel away from the country of their original destination within the period of the original scheduled trip of more than 12 months, this is still regarded as a long term secondment

In respect of such Insured Journeys, the following additional Exclusions will apply in respect of the Medical Expenses Repatriation and Emergency Travel Expenses Insurance Section

The Company will not be liable for any claim directly, indirectly or attributable to:

- 1 Any condition from which the Insured Person is known to be suffering and/or for which an Insured Person has received professional treatment or consultation during the 24 months preceding the date of the incident
- 2 Service or treatment at any long term care facility, Spa, Hydro Clinic or sanatorium that is not a hospital
- 3 Routine medical examinations (including vaccinations, the issue of medical certificates and attestations)
- 4 Routine eye and ear examinations including the cost of spectacles contact lenses and hearing aid
- 5 Any dental treatment which is not emergency dental treatment prosthesis corrective devices and medical appliances false teeth crowns inlays and bridges orthodontic and endodontic dental care
- 6 Sexually transmitted diseases
- 7 Treatment of mental illness or psychiatric disorders

- 8 Progressive or congenital disorders or corrective disorders which were known to exist at the cover commencing date
- 9 Treatment by a family member
- 10 Treatment that is not scientifically recognised
- 11 Treatment resulting from participation in War riot civil commotion or any illegal act including resultant imprisonment
- 12 Insured Journey or any trip taken against advice of a qualified Medical Practitioner
- 13 Where an Insured Journey or trip is specifically undertaken to have treatment
- 14 any claim where the Insured Person is suffering from a psychological disorder or which results from an Insured Person being under the influence of or affected by a drug(s) or alcohol (other than that taken under the direction of a Medical Practitioner) or solvents
- 15 Flying other than as a passenger
16. Intentional self-inflicted injury or any attempt thereat
17. Elective cosmetic surgery
18. The first £250 of each and every claim

#### **Endorsement F - Subsidiary Companies and Organisations**

University of Bristol Services Ltd  
 Park Row Limited  
 The Science Research Foundation  
 SRF Limited  
 Bristol Innovations Limited  
 Bristol Earthquake and Engineering Laboratories Limited  
 Langford Veterinary Services Ltd  
 NCC Operations Limited  
 Emersons Innovations Ltd & Higher Education Management Ltd (run off cover)

#### **Endorsement G – Baggage Insurance Section**

In respect of the Baggage Insurance Section the following is added to the list of Exclusions:

7. for any mobile phone device or its associated ancillary equipment

#### **Endorsement H – Baggage Insurance Section**

In respect of the Baggage Insurance Section the following is added to the list of Exclusions:

##### **The Company will not pay**

8. The first £200 of any claim made by a Student or Post Graduate Student of the Insured for any personal electrical item including but not limited to laptops, fitness bands, gaming equipment, cameras, video cameras, e-readers and the like
9. The first £100 of any claim made by an Employee of the Insured for any personal electrical item including but not limited to laptops, fitness bands, gaming equipment, cameras, video cameras, e-readers and the like

This endorsement shall not apply to any University owned electronic equipment

**Endorsement I – Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Section**

In respect of the Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Section the following is added to the list of Exclusions:

**The Company will not pay**

11. The first £100 of each and every claim

**Endorsement J – Personal Accident**

In the event of a valid claim for an Insured Person who falls to be covered under both Category A and C, the Company will pay only once under either Category A or C, and then the Category chosen will be that with the highest Sum Insured, or as advised by the Insured

**Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy**