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Group Policy Schedule

Personal Accident Insurance

Policy Number:	**51UK452595/145**
The Group Policyholder:	Bangor University Students' Union (Sporting)
Address:	Pontio Deiniol Road Bangor Gwynned LL57 2TQ
Intermediary:	Howden UK Brokers Limited, One Creechurch Place, London, EC3A 5AF
Renewal Date:	01 August 2025
Period of Insurance:	a) i) From: 01 August 2025 (the Start Date) ii) To: 31 July (both dates inclusive b) Any subsequent period for which We shall agree to accept a renewal premium
Scale of Benefits:	Essential
Premium (inclusive of Insurance Premium Tax at the applicable rate):	£5,896.00
Renewal Premium:	To be agreed
Applicable Policy Wording:	Howden 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 activity recognised by and under the auspices of the Group Policyholder anywhere in the world including organised travel directly from the place of official assembly to the place of the activity at the commencement of a trip and travel directly from the place of the activity to the official place of dispersal upon completion of a trip
Date of issue:	28 July 2025

Schedule of Benefits

Benefit Description		Benefit Amount Scale of Benefits		
Section 1 – Personal Injury Insurance		Essential	Essential +1 Unit	Essential +2 Units
1	Accidental Death	£30,000	£30,000	£30,000
2	**Permanent Disability - Scale of Benefits**			
	A. Permanent Total Disablement (other than by Permanent Disability specified in B to G below)	£50,000	£75,000	£100,000
	B. Total organic paralysis	£50,000	£75,000	£100,000
	C. Total loss of intellectual capacity	£50,000	£75,000	£100,000
	D. Loss of Sight in both eyes	£50,000	£75,000	£100,000
	E. Loss of Limb	£50,000	£75,000	£100,000
	F. Loss of Sight in one eye	£25,000	£37,500	£ 50,000
	G. Total loss of hearing in both ears	£25,000	£37,500	£ 50,000
	H. Total loss of speech			
	I. Total Loss of or loss of use of:			
	i. a hip, knee, ankle or wrist	£20,000	£30,000	£ 40,000
	ii. a thumb	£12,500	£18,750	£ 25,000
	iii. a shoulder or elbow	£10,000	£15,000	£ 20,000
	iv. any finger or a big toe	£ 5,000	£ 7,500	£ 10,000
	J. Damage to internal organs resulting in loss of use of:			
	i. lung	£25,000	£37,500	£50,000
	ii. kidney	£ 7,500	£11,250	£15,000
	iii. spleen	£ 5,000	£ 7,500	£10,000
	F. Total loss of hearing in one ear	£ 5,000	£ 7,500	£10,000
	G. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area	£ 1,000	£ 1,500	£ 2,000
	H. Benefit for any Permanent Disability not noted above will be calculated on a medical assessment by the ACE of the degree of disability relative to this scale without reference to the Insured Person's occupation Provided that: 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. 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.			
3	**Temporary Total Disablement** Deferment Period 7 days Benefit Period 52 weeks	£40 per week	£50 per week	£60 per week
4	**Loss of Earnings** Deferment Period 7 days Benefit Period 26 weeks	£65 per week	£65 per week	£65 per week
5	**Hospital Confinement** Benefit Period 120 days	£20 per day	£20 per day	£20 per day
6	**Additional Travel Expenses**	Up to £150	Up to £150	Up to £150
7	**Dental Expenses**	Up to £1,000	Up to £1,000	Up to £1,000
Section 2 – Supplementary Travel and Accommodation Expenses		See Policy Wording for full details		
Section 3 – Course Deferment Expenses		Up to £3,000	Up to £3,000	Up to £3,000
Section 4 – Coma Deferment Period 14 days Benefit Period 52 weeks		£140 per week	£140 per week	£140 per week
Section 9 – Medical Certificate Expense		Up to £40 per certificate	Up to £40 per certificate	Up to £40 per certificate

Benefit Description continued	Benefit Amount Scale of Benefits		
Section 12 – Concussion **Moderate Concussion** **Severe Concussion**	£250 £5,000	£250 £5,000	£250 £5,000