



Group Policy Schedule

Personal Accident Insurance

Policy Number:	UKBOPC45858/166
The Group Policyholder:	Falmouth & Exeter students' Union
Address:	Trelevier Road Penryn Cornwall TR10 9EZ
Intermediary:	Howden UK Brokers Limited, One Creechurch Place, London EC3A 5AF
Renewal Date:	16 May 2026
Period of Insurance:	a) i) From: 16 May 2026 (the Start Date) ii) To: 15 May 2027 (both dates inclusive) b) Any subsequent period for which We shall agree to accept a renewal premium
Scale of Benefits:	Elite
Premium (inclusive of Insurance Premium Tax at the applicable rate):	£7268.00
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:	27 May 2026

Schedule of Benefits

Benefit Description		Benefit Amount Scale of Benefits		
Section 1 – Personal Injury Insurance		Elite	Elite +1 Unit	Elite +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)	£100,000	£125,000	£150,000
	B. Total organic paralysis	£100,000	£125,000	£150,000
	C. Total loss of intellectual capacity	£100,000	£125,000	£150,000
	D. Loss of Sight in both eyes	£100,000	£125,000	£150,000
	E. Loss of one or more Limb(s)	£100,000	£125,000	£150,000
	F. Loss of Sight in one eye	£100,000	£125,000	£150,000
	G. Total loss of hearing in both ears	£37,500	£ 50,000	£ 62,500
	H. Total loss of speech	£37,500	£ 50,000	£ 62,500
	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 Chubb 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	£60 per week	£70 per week	£80 per week
4	Loss of Earnings Deferment Period 7 days Benefit Period 26 weeks	£85 per week	£85 per week	£85 per week
5	Hospital Confinement Benefit Period 120 days	£40 per day	£40 per day	£40 per day
6	Additional Travel Expenses	Up to £500	Up to £500	Up to £500
7	Dental Expenses	Up to £2,000	Up to £2,000	Up to £2,000
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

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: 40 Leadenhall Street, London EC3A 2BJ. 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).

Benefit Description (continued)	Benefit Amount Scale of Benefits		
Section 5 - Broken Bones (Maximum Benefit amount payable for any one claim)	£1,000	£1,000	£1,000
<i>Grade I</i>	£100	£100	£100
<i>Grade II</i>	£250	£250	£250
<i>Grade III</i>	£500	£500	£500
Section 6 – Primary Dislocation	£250	£250	£250
Section 7 - Knee Ligament Injury (Maximum Benefit amount payable for any one claim)	£200	£200	£200
<i>Grade II</i>	£100	£100	£100
<i>Grade III</i>	£200	£200	£200
Section 8 - Recovery Therapy following Broken Bones or Primary Dislocation or Knee Ligament Injury (Maximum 10 sessions)	Up to £40 per session	Up to £60 per session	Up to £80 per session
Section 9 – Medical Certificate Expense	Up to £40 per certificate	Up to £40 per certificate	Up to £40 per certificate
Section 10 – Non-Refundable Sports Fees	Up to £150	Up to £150	Up to £150
Section 11 – Optical Expenses	Up to £150	Up to £150	Up to £150
Section 12 – Concussion			
Moderate Concussion	£250	£250	£250
Severe Concussion	£5,000	£5,000	£5,000

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