



## Group Policy Schedule

### Personal Accident Insurance

|   |  |
|---|--|
| <b>Policy Number:</b>   | <b>51UK452595/151</b>  |
| <b>The Group Policyholder:</b>  | Falmouth & Exeter students' Union  |
| <b>Address:</b>   | Trelevier Road<br>Penryn<br>Cornwall<br>TR10 9EZ   |
| <b>Intermediary:</b>  | Howden UK Brokers Limited, One Creechurch Place,<br>London, EC3A 5AF   |
| <b>Renewal Date:</b>  | 16 May 2025  |
| <b>Period of Insurance:</b>   | a) i) From: 16 May 2025 (the Start Date)<br>ii) To: 15 May 2026 (both dates inclusive)<br>b) Any subsequent period for which We shall agree to<br>accept a renewal premium   |
| <b>Scale of Benefits:</b>   | Essential  |
| <b>Premium (inclusive of<br/>Insurance Premium Tax<br/>at the applicable rate):</b> | £3,512.00  |
| <b>Renewal Premium:</b>   | To be agreed   |
| <b>Applicable Policy<br/>Wording:</b>   | Howden Student's PA Scheme   |
| <b>Insured Persons:</b>   | Any full-time or part-time student or other person<br>affiliated to the Group Policyholder whose inclusion has<br>been agreed by them.   |
| <b>Effective Time:</b>  | Whilst an Insured Person is participating in or attending<br>any activity recognised by and under the auspices of the<br>Group Policyholder anywhere in the world including<br>organised travel directly from the place of official assembly<br>to the place of the activity at the commencement of a trip<br>and travel directly from the place of the activity to the<br>official place of dispersal upon completion of a trip |
| <b>Date of issue:</b>   | 03 June 2025   |

## Schedule of Benefits

| Benefit Description   |   | Benefit Amount<br>Scale of Benefits   |   |   |
|---|---|---|---|---|
| Section 1 – Personal Injury Insurance                                       |   | Essential   | Essential<br>+1 Unit  | Essential<br>+2 Units   |
| 1   | Accidental Death  | £30,000   | £30,000   | £30,000   |
| 2   | <b>Permanent Disability - Scale of Benefits</b><br>A. Permanent Total Disablement (other than by Permanent Disability specified in B to G below)<br>B. Total organic paralysis<br>C. Total loss of intellectual capacity<br>D. Loss of Sight in both eyes<br>E. Loss of Limb<br>F. Loss of Sight in one eye<br>G. Total loss of hearing in both ears<br>H. Total loss of speech<br>I. Total Loss of or loss of use of:<br>i. a hip, knee, ankle or wrist<br>ii. a thumb<br>iii. a shoulder or elbow<br>iv. any finger or a big toe<br>J. Damage to internal organs resulting in loss of use of:<br>i. lung<br>ii. kidney<br>iii. spleen<br>F. Total loss of hearing in one ear<br>G. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area<br>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<br>Provided that:<br>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.<br>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. | £50,000<br>£50,000<br>£50,000<br>£50,000<br>£50,000<br>£50,000<br>£25,000<br>£25,000<br><br>£20,000<br>£12,500<br>£10,000<br>£ 5,000<br><br>£25,000<br>£ 7,500<br>£ 5,000<br><br>£ 5,000<br>£ 1,000 | £75,000<br>£75,000<br>£75,000<br>£75,000<br>£75,000<br>£75,000<br>£37,500<br>£37,500<br><br>£30,000<br>£18,750<br>£15,000<br>£ 7,500<br><br>£37,500<br>£11,250<br>£ 7,500<br><br>£ 7,500<br>£ 1,500 | £100,000<br>£100,000<br>£100,000<br>£100,000<br>£100,000<br>£100,000<br>£ 50,000<br>£ 50,000<br><br>£ 40,000<br>£ 25,000<br>£ 20,000<br>£ 10,000<br><br>£50,000<br>£15,000<br>£10,000<br><br>£10,000<br>£ 2,000 |
| 3   | <b>Temporary Total Disablement</b><br>Deferment Period 7 days Benefit Period 52 weeks   | £40 per week  | £50 per week  | £60 per week  |
| 4   | <b>Loss of Earnings</b><br>Deferment Period 7 days Benefit Period 26 weeks  | £65 per week  | £65 per week  | £65 per week  |
| 5   | <b>Hospital Confinement</b><br>Benefit Period 120 days  | £20 per day   | £20 per day   | £20 per day   |
| 6   | <b>Additional Travel Expenses</b>   | Up to £150  | Up to £150  | Up to £150  |
| 7   | <b>Dental Expenses</b>  | Up to £1,000  | Up to £1,000  | Up to £1,000  |
| <b>Section 2 – Supplementary Travel and Accommodation Expenses</b>          |   | See Policy Wording for full details   |   |   |
| <b>Section 3 – Course Deferment Expenses</b>                                |   | Up to £3,000  | Up to £3,000  | Up to £3,000  |
| <b>Section 4 – Coma</b><br>Deferment Period 14 days Benefit Period 52 weeks |   | £140 per week   | £140 per week   | £140 per week   |
| <b>Section 9 – Medical Certificate Expense</b>                              |   | Up to £40 per certificate   | Up to £40 per certificate   | Up to £40 per certificate   |

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| Benefit Description continued  | Benefit Amount<br>Scale of Benefits |                |                |
|--|-------------------------------------|----------------|----------------|
| <b>Section 12 – Concussion</b><br><br><b>Moderate Concussion</b><br><b>Severe Concussion</b> | £250<br>£5,000                      | £250<br>£5,000 | £250<br>£5,000 |

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