



## Group Policy Schedule

### Personal Accident Insurance

<b>Policy Number:</b>	<b>Falmouth and Exeter Students' Union</b>
<b>The Group Policyholder:</b>	51UK452595/151
<b>Address:</b>	Trelevier Road Penryn Cornwall TR10 9EZ
<b>Intermediary:</b>	Endsleigh Insurance Services Ltd, Quadrangle, Imperial Gardens, Cheltenham, GL50 1PZ
<b>Renewal Date:</b>	15 May 2023
<b>Period of Insurance:</b>	a) i) From: 15 May 2023 (the Start Date) ii) To: 14 May 2024 (both dates inclusive) b) Any subsequent period for which We shall agree to accept a renewal premium
<b>Scale of Benefits:</b>	Essential
<b>Premium (inclusive of Insurance Premium Tax at the applicable rate):</b>	£3,336.40
<b>Renewal Premium:</b>	To be agreed
<b>Applicable Policy Wording:</b>	Endsleigh Student's PA Scheme
<b>Insured Persons:</b>	Any full-time or part-time student or other person affiliated to the Group Policyholder whose inclusion has been agreed by them.
<b>Effective Time:</b>	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
<b>Date of issue:</b>	16 May 2023

## Schedule of Benefits

Benefit Description		Benefit Amount Scale of Benefits		
<b>Section 1 – Personal Injury Insurance</b>		Essential	Essential +1 Unit	Essential +2 Units
<b>1</b>	Accidental Death	£30,000	£30,000	£30,000
<b>2</b>	<b>Permanent Disability - Scale of Benefits</b>			
	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.			
<b>3</b>	<b>Temporary Total Disablement</b> Deferment Period 7 days Benefit Period 52 weeks	£40 per week	£50 per week	£60 per week
<b>4</b>	<b>Loss of Earnings</b> Deferment Period 7 days Benefit Period 26 weeks	£65 per week	£65 per week	£65 per week
<b>5</b>	<b>Hospital Confinement</b> Benefit Period 120 days	£20 per day	£20 per day	£20 per day
<b>6</b>	<b>Additional Travel Expenses</b>	Up to £150	Up to £150	Up to £150
<b>7</b>	<b>Dental Expenses</b>	Up to £1,000	Up to £1,000	Up to £1,000
<b>Section 2 – Supplementary Travel and Accommodation Expenses in the UK</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> 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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