



Schedule Continuation

Certificate Number: **GABT6912/0/18**
 Assured: **British Canoeing Non-Olympic Committee**

Section 1 – Personal Accident

Insured Persons: **All Members of the Assured and persons travelling under the auspices of the Assured**
 Operative Time: **Business Travel Only**

Schedule of Compensation

(For a full description of the cover provided, refer to the Certificate and any attaching Endorsements)

Compensation payable in respect of Accident	Sum Insured (each Insured Person)
1. Death	GBP 50,000
2. Loss of Sight in One or Both Eyes	GBP 50,000
3. Loss of One or More Limbs	GBP 50,000
4. Permanent Total Loss of Speech	GBP 50,000
5. Permanent Total Loss of Hearing	
a) In One ear	GBP 20,000
b) In Both Ears	GBP 50,000
6. Permanent Total Disablement (other than Loss of Sight, Limb, Speech or Hearing)	GBP 50,000
7. Temporary Total Disablement	Not Covered
8. Temporary Partial Disablement	Not Covered

Compensation payable in respect of **Illness**

9. Loss of Sight in Both Eyes	Not Covered
10. Permanent Total Disablement by Paralysis	Not Covered
11. Temporary Total Disablement	Not Covered

Maximum Sum Insured Any One Person	Items 1 to 6	GBP 50,000
	Item 7	Not Applicable
	Item 8	Not Applicable
	Items 9 and 10	Not Applicable
	Item 11	Not Applicable

Accumulation Limit GBP 2,500,000



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Sections 2 to 14 – Travel Benefits

Insured Persons: All Members of the Assured and persons travelling under the auspices of the Assured
Maximum Duration Of Any One Trip: 90 days

Optional Extensions Operative

UK Business Travel: No
Holiday Travel: No

Summary of Benefits

(For a full description of the cover provided, refer to the Certificate and any attaching Endorsements)

Table with 3 columns: Section, Sum Insured (each Insured Person) up to, and additional conditions. Rows include Medical and Additional Expenses, Cancellation and Curtailment, Employee Replacement Expenses, Journey Continuation, Travel Delay, Personal Liability, Legal Expenses, Hospital Benefit, Personal Property and Money (Personal Property, Money, Delayed Personal Property), Hijack, Kidnap and Detention, Emergency Evacuation, Car Hire Excess Waiver, and Winter Sports.

* This means that the Sum Insured limit each Insured Person is also the maximum amount the Underwriters will pay during the Period of Insurance, irrespective of the number of claims.

GABT GBP CEGA Wda 2018 v1

In Witness whereof this Schedule has been signed by:

Accident & Health Underwriting Limited
7-8 Ducketts Wharf
South Street
Bishops Stortford
Herts CM23 3AR

Date of Issue: 04/04/2018



Endorsement

This Endorsement attaches to and forms part of Certificate Number: **GABT6912/0/18**

Assured (if any): British Canoeing Non-Olympic Committee

It is hereby noted and agreed that: -

1. No cover shall be operative under this Insurance for trips to, from or within the following territories / countries, unless such trips are declared to and agreed by Underwriters prior to travel.

Afghanistan, Central African Republic, Iraq and Kurdistan, Libya, Somalia, South Sudan, Sudan (the Darfur States, South Kordofan, White Nile and Blue Nile only), Syria and Yemen

Should cover be extended, the Underwriters reserve the right to:

- Charge an additional premium and/or
- Amend the cover given in respect of such trips.

Note: In the event that cover is extended, the General Condition entitled 'Endorsements Attaching To This Insurance' on page 36 of the Certificate of Insurance will continue to apply.

Additional loadings to the premiums showed above applicable:

Activity	Loading applicable
Winter Sports	100%

It is warranted that the **Assured** make declarations to Underwriters each and every month noting the **Insured Persons**, duration and geographical location of all trips during the previous calendar month.

3. This Insurance extends to cover the **Insured Persons** whilst competing and / or racing in canoes.
4. This Insurance excludes any claims in respect of physiotherapy, massage and or manipulative treatment and / or other medical treatment available whilst at the location of events and / or training facilities provided by the Assured.
5. This Insurance excludes all claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which an **Insured Person** suffered, and was known to suffer, prior to the commencement of the Period of Insurance of this Certificate or prior to the date of their addition to this Certificate, whichever is the later.

Subject otherwise to the Terms, Definitions, Conditions and Exclusions listed within the Schedule, Certificate of Insurance and any other attaching Endorsements.

Date of Issue: 04/04/2018