



Summary of Personal Accident Cover

Insured	Scottish Rowing Ltd
Policy Number	RKK853660
Cover Provided By	Royal & Sun Alliance
Renewal Date	1 st April 2013

Insured Person

Any full or associate member of Scottish Rowing Ltd aged between 3 years and 80 years of age resident in Britain.

Operative Time

- Whilst an insured Person is participating in any authorised and or recognised activity of the Insured anywhere in the world
- Cover is extended to include direct travel to and from any authorised and or recognised activity of the Insured within Britain

Cover

In the event of death and permanent total disablement

The benefits are payable if during the period of insurance the Insured Person suffers accidental bodily injury resulting directly and independently of any other cause within 2 years in death, loss or disablement. Cover includes accidental damage or loss of teeth.

Benefits

a)	Death	£5,000
b)	Permanent Total Disablement from gainful employment fitted by way of qualification, experience or training	£50,000
c)	Loss of limb(s)	£50,000
d)	Loss of sight of eye(s)	£50,000
e)	Loss of Speech or Hearing in both Ears	£50,000
f)	Emergency dental treatment	£500

This document is intended as a summary only, a full copy of the cover wordings are available on request from Perkins Slade Ltd
Registered Office: 3 Broadway, Broad Street, Birmingham B15 1BQ. Registered in England No 969374
Royal Sun Alliance (no 93792) is registered at St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL
Zurich Insurance Company (13460), Zurich House, Ballbridge Park, Dublin 4, Ireland
Perkins Slade, Royal Sun Alliance are authorised and regulated by the Financial Services Authority. A Unitax Broker.

g)	Broken Bones (Grade 1 Arm / Grade 2 Leg) (£500 Max any one incident)	£125/ £250 -
h)	Hospitalisation (£750 Max)	£30 per day –
i)	Convalescence (£400 Max)	£100 per week –

- **Benefits a) to f) and h) to i) are reduced by 50% for persons aged 70 years and over**
- **Benefit g) is reduced by 50% for persons aged over 65 years**
- **Please note maximum age limit is 80 years old.**

Aggregate Limit(s) of Liability

a)	Per Event for Insured Persons whilst travelling in any one aircraft	£500,000
b)	Per Event overall	£500,000

Principal Exclusions

Injury arising out of:

- Illness, disease, HIV
- The taking of a drug which is not lawfully available
- Flying other than as a passenger in an aircraft operating under its own power
- War and allied perils
- The first £50 of any claim arising out of damage to or loss of teeth
- Participating in sport as a full time professional (not applicable to full time coaches or grant supported rowers)