

ESSENTIAL
Endsleigh Personal Accident Insurance Plan for Students
Policy Schedule



ace europe

Policy Number 51UK452595/142

Intermediary Endsleigh Insurance (Brokers) Limited

Group Policyholder Stirling University Sports' Union

Registered Address Gannochy Sports Centre
Stirling
Stirlingshire
FK9 4LA

Scale of Benefit **Essential**

Period of Insurance a) From: 01 September 2014
To : 31 August 2015
(both dates inclusive)
b) Any subsequent period for which ACE shall accept a renewal premium

Renewal Date 01 September 2015 and annually thereafter

Premium inclusive of Insurance Premium
Tax @ 6% £3,600.00

Renewal Premium To be agreed

Date of Issue Wednesday, 27 August 2014

Countersigned 

SCHEDULE OF BENEFITS

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.

| Benefit Description | | Benefit Amount Scale of Benefits | | |
|--|---|-------------------------------------|---------------------------|---------------------------|
| | | Essential | Essential +1 Unit | Essential +2 Units |
| Section 1 – Personal Injury Insurance | | | | |
| 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) | £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 | £50,000 | £75,000 | £100,000 |
| | G. Total loss of hearing in both ears | £25,000 | £37,500 | £ 50,000 |
| | H. Total loss of speech | £25,000 | £37,500 | £ 50,000 |
| | 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. | | | |
| 3 | Temporary Total Disablement Deferment Period 7 days Benefit Period 52 weeks | £40 per week | £50 per week | £60 per week |
| 4 | Loss of Earnings Deferment Period 7 days Benefit Period 26 weeks | £65 per week | £65 per week | £65 per week |
| 5 | Hospital Confinement Benefit Period 120 days | £20 per day | £20 per day | £20 per day |
| 6 | Emergency Travel Expenses | Up to £150 | Up to £150 | Up to £150 |
| 7 | Dental Expenses | Up to £1,000 | Up to £1,000 | Up to £1,000 |
| Section 2 – Supplementary Travel and Accommodation Expenses in the United Kingdom | | 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 |
| Section 5 – Medical Certificate Expense | | Up to £40 per certificate | Up to £40 per certificate | Up to £40 per certificate |

