

Endsleigh Personal Accident Insurance Plan for Students ESSENTIAL Policy Schedule

Policy Number	51UK452595/118
Intermediary	Endsleigh Insurances (Brokers) Limited, Shurdington Rd, Shurdington, Cheltenham, Gloucestershire GL51 4UE
Group Policyholder	St George's University of London Students' Union
Registered Address	Cranmer Terrace Tooting London SW17 0RE
Scale of Benefit	Essential
Period of Insurance	a) From: 01 August 2018 To: 31 July 2019 (both dates inclusive) b) Any subsequent period for which Chubb shall accept a renewal premium
Renewal Date	01 August 2018 and annually thereafter
Premium inclusive of Insurance Premium at the applicable rate	£2,040.00
Renewal Premium	To be agreed
Date of Issue	Friday, 03 August 2018
Countersigned	Joseph Coyle

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		
Section 1 – Personal Injury Insurance		Essential	Essential +1 Unit	Essential +2 Units
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) B. Total organic paralysis C. Total loss of intellectual capacity D. Loss of Sight in both eyes E. Loss of Limb F. Loss of Sight in one eye G. Total loss of hearing in both ears H. Total loss of speech I. Total Loss of or loss of use of: i. a hip, knee, ankle or wrist ii. a thumb iii. a shoulder or elbow iv. any finger or a big toe J. Damage to internal organs resulting in loss of use of: i. lung ii. kidney iii. spleen F. Total loss of hearing in one ear G. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area 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.	£50,000	£75,000	£100,000
	B.	£50,000	£75,000	£100,000
	C.	£50,000	£75,000	£100,000
	D.	£50,000	£75,000	£100,000
	E.	£50,000	£75,000	£100,000
	F.	£50,000	£75,000	£100,000
	G.	£25,000	£37,500	£ 50,000
	H.	£25,000	£37,500	£ 50,000
	I. i.	£20,000	£30,000	£ 40,000
	I. ii.	£12,500	£18,750	£ 25,000
	I. iii.	£10,000	£15,000	£ 20,000
	I. iv.	£ 5,000	£ 7,500	£ 10,000
	J. i.	£25,000	£37,500	£50,000
	J. ii.	£ 7,500	£11,250	£15,000
	J. iii.	£ 5,000	£ 7,500	£10,000
	F.	£ 5,000	£ 7,500	£10,000
	G.	£ 1,000	£ 1,500	£ 2,000
	H.			
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 8 – Medical Certificate Expense		Up to £40 per certificate	Up to £40 per certificate	Up to £40 per certificate

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