



Group Policy Schedule

Personal Accident Insurance

Policy Number:	UKBOPC87284
The Group Policyholder:	The British Association for Shooting and Conservation &/or Subsidiary &/or Associated Companies
Address:	Marford Mill Rossett Wrexham LL12 0HL
Renewal Date:	1 st July 2026
Period of Insurance:	a) i) From: 01 July 2025 (the Start Date) ii) To: 30 June 2026 (both dates inclusive) b) Any later period for which We agree to accept a renewal premium.
Period of Cover:	Cover for each Insured Person will begin on the Start Date or the date they are included in this insurance through the Insurance Arrangement with the Group Policyholder , if after the Start Date .
Premium (inclusive of Insurance Premium Tax (IPT) at the applicable rate):	Premiums are calculated in accordance with the rates agreed between Us and the Group Policyholder as specified in the Group Policy Schedule
Declarations:	The Group Policyholder must forward annual Declarations to Us confirming: a) the number of Insured Persons in each Category that have requested cover
Applicable Policy Wording:	British Association of Shooting and Conservation Personal Accident Policy
Date of issue:	10 th June 2025

Insured Persons

Category A: Gamekeepers and River Keeper Members in full time employment, part-time employment or self-employed

Category B:

Any member or official of the British Association for Shooting and Conservation Limited who has paid a subscription and holds a current and valid membership card issued by the Association and affiliated members

Maximum Age Limit: 80 (see endorsements)

Effective Time

Category A

24 hours a day

Category B

Whilst undertaking recreational activities of wildfowling, stalking, the shooting of game, deer, vermin and any other lawful quarry, target shooting including clay shooting, air-gunning, conservation, hawking, archery, angling, ferreting, gun dog working and training (known as "BASC activities")

Sections Insured

Section 1 – Serious Injury	Insured
Section 2 – Disfigurement or Scarring of the Face or Body	Insured
Section 3 – Dental Injury	Insured
Section 4 – Broken Bones	Not Insured
Section 5 - Dislocation	Not Insured
Section 6 – Physiotherapy following Broken Bones, Dislocation or Temporary Disablement	Insured
Section 7 – Hospital Stay (Accidents Only)	Insured
Section 8 – Recovery (Accidents Only)	Not Insured
Section 9 – Coma	Insured
Section 10 – Rehabilitation and Retraining	Insured
Section 11 – Urgent Expenses following Death (including Funeral Costs)	Insured
Section 12 Temporary Disablement	Not Insured
Section 13 – Accident Medical Expenses	Insured
Telephone Helplines Service You can access all helplines by telephoning 0800 519 9969	Available

SECTION 1. Serious Injury

Benefit Description	Benefit Amount
	Category A & B
A. Accidental death	£20,000
B. Permanent Total Disablement	£50,000
C. Permanent Partial Disablement	up to £20,000 see scale in policy wording
D. Quadriplegia	£125,000
E. Paraplegia	£50,000
F. Hemiplegia	£50,000
G. Triplegia	£85,000

SECTION 2. Disfigurement or Scarring of the Face or Body

Benefit Description	Benefit Amount
	Category A & B
A. Face Minimum Benefit at least one square centimetre or two centimetres in length Maximum Benefit whole area of the Face	£1,000 £10,000
B. Body 4.5% or more of the Total Body Surface Area 9% or more of the Total Body Surface Area 18% or more of the Total Body Surface Area 27% or more of the Total Body Surface Area Maximum Amount Payable for all Disfigurement or scarring of the Body and the Face due to one Accident	£6,000 £12,000 £16,000 £20,000 £20,000

Only one Benefit Amount may be paid for all Disfigurement or scarring of the Body and the Face. The Benefit Amounts are not cumulative.

Section 3. Dental Injury

Benefit Description	Benefit Amount
	Category A & B
Dental Injury	up to £2,500
Excess – prosthesis repair	£10.00
Excess – call-out fee	£15.00

Section 4. Broken Bones

Benefit Description	Benefit Amount
	Category A & B

Broken Bones (see Policy Definitions on pages 16-22 of Policy Wording for full details) Grade I Grade II Grade III	Not Insured
Section 5. Dislocation	
Benefit Description	Benefit Amount
	Category A & B
Dislocation	Not Insured
Section 6. Physiotherapy Following Broken Bones, Dislocation or Temporary Disablement Only applies to the relevant Section of this Policy if shown as 'Insured' in 'Sections Insured' above	
Benefit Description	Benefit Amount
	Category A & B
Physiotherapy following Broken Bones, Dislocation or Temporary Disablement	up to £50 per session
	maximum of 10 sessions
Section 7. Hospital Stay (Accidents Only)	
Benefit Description	Benefit Amount
	Category A & B
Hospital Stay	£75
	per each overnight stay in hospital – up to 52 weeks
Only one Benefit Amount may be paid for all Hospital Stays resulting from any one Accident. The Benefit Amounts are not cumulative.	
Section 8. Recovery (Accidents Only)	
Benefit Description	Benefit Amount
	Category A & B
Recovery A. Recovery after three consecutive nights Hospital Stay; or B. Recovery after seven consecutive nights Hospital Stay	Not Insured
Only one Benefit Amount may be paid for Recovery resulting from any one Accident. The Benefit Amounts are not cumulative.	
Section 9. Coma	
Benefit Description	Benefit Amount

	Category A & B
Coma	£75 per day
Waiting Period	Nil
Benefit Period	up to 104 weeks
Section 10. Rehabilitation and Retraining	
Benefit Description	Benefit Amount
	Category A & B
Rehabilitation and Retraining benefit	up to £25,000
Section 11. Urgent Expenses following Death (including Funeral Costs)	
Benefit Description	Benefit Amount
	Category A & B
Urgent expenses following death	up to £10,000
Section 12. Temporary Disablement	
Benefit Description	Benefit Amount
	Category A & B
Temporary Total Disablement Benefit Period Waiting Period	Not Insured
Temporary Partial Disablement: Benefit Period Waiting Period	Not Insured
Section 13. Accident Medical Expenses	
Benefit Description	Benefit Amount
	Category A & B
In respect of a valid Claim under Section 1 Serious Injury Maximum Benefit Amount payable	25% of the Serious Injury claim amount Up to £25,000

Policy Endorsements

Any amendments to the Policy wording are shown below. Endorsements should be read in conjunction with the full Policy wording.

Age Limit:

It is hereby noted and agreed the Upper Age Limit is increased to 90 years of age. In respect of **Insured Persons** over the age of 80, only Section 1 benefits A and Permanent Partial Disablement continental scale i) and iii) will apply. Benefits i) and iii) will be payable as a result from physical severance only.

Travel Expenses:

If during the **Period of Insurance** and **Effective Time** a **Bodily Injury** results in a valid claim under this policy and **You** as a result of the **Bodily Injury** directly incur any additional reasonable travel or reasonable parking expenses (excluding parking fines/penalties), **We** will reimburse **You** up to £200 per week for up to 26 weeks for any one **Accident**.

Damage to Personal Property:

If during the **Period of Insurance** and **Effective Time** a **Bodily Injury** results in damage to **Your** clothing or personal articles **We** will reimburse **You** up to £1,000.

Childcare Expenses:

If during the **Period of Insurance** and **Effective Time** a **Bodily Injury** results in **Loss of Limb(s)** or **Loss of Sight in One or Both Eyes** or **Permanent Total Disablement** **We** will reimburse **You** up to a maximum of £5,000 for reasonable expenses necessarily incurred for the services of a registered childcare provider but only in respect of additional costs that would not otherwise have been incurred up to a maximum period of 104 weeks.

Domestic Assistance Expenses:

If during the **Period of Insurance** and **Effective Time** a **Bodily Injury** results in **Loss of Limb(s)** or **Loss of Sight in One or Both Eyes** or **Permanent Total Disablement** **We** will reimburse **You** up to £100 per week up to a maximum of £5,000 for reasonable expenses necessarily incurred in employing domestic services for domestic assistance provided to **You** at **Your** residence up to a maximum period of 104 weeks.

Overseas Members:

The eligibility is extended to include **overseas members**. However cover is restricted to whilst engaging in activities with the BASC in the **UK** only. Claims for **overseas members** may be made directly by the individual, but all claims payments will be paid to the BASC, for onwards payment at their discretion.

Definitions applicable to this endorsement:

Overseas member – a member of the BASC who is not resident in the UK, Channel Islands or Isle of Man.

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