

GROUP PERSONAL ACCIDENT INSURANCE

Insurance Product Information Document

CHUBB®

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Product: The British Association for Shooting and Conservation (BASC) Personal Accident Insurance Policy

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the group policy document and group policy schedule. On line you can find the documents at <https://basc.org.uk/join-basc/basc-members-insurance/>

What is this type of insurance?

This is a group personal accident insurance policy. It provides cover in the event of death or serious injury following an accident whilst undertaking BASC recreational activities as well as a range of other covers including dental injuries, physiotherapy and hospital stay following an accident.



What is insured?

The primary value of the cover is providing financial benefits following death or permanent injuries resulting from an accident, with a range of secondary covers included too.

This policy pays benefits in accordance with the policy wording, in the event that you:-

- ✓ die or are permanently disabled; or
- ✓ suffer damage to teeth; or
- ✓ need to stay in hospital or have physiotherapy as a result of an accident

The policy covers members, affiliate members and officials. The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule.

- ✓ **Section 1. Serious Injury** – Death £20,000 / Permanent Total Disablement £50,000 / Permanent Partial Disablement* up to £20,000 / Quadriplegia £125,000 / Paraplegia & Hemiplegia £50,000 / Triplegia £85,000
- ✓ **Section 2. Disfigurement or scarring from burns-** up to £20,000
- ✓ **Section 3. Dental Injury** treatment - up to £2,500
- ✓ **Section 4. Broken Bones** – Not Insured
- ✓ **Section 5. Dislocation** – Not Insured
- ✓ **Section 6. Physiotherapy** - following a valid claim under Section 1. Serious Injury - £50 per session (maximum 10 sessions)
- ✓ **Section 7. Hospital Stay** - £75 per night for up to 52 weeks
- ✓ **Section 8. Recovery** – Not Insured
- ✓ **Section 9. Coma** – £75 a day up to 104 weeks
- ✓ **Section 10. Rehabilitation & Retraining** (certain injuries only) – up to £25,000
- ✓ **Section 11. Urgent Expenses following death** - up to £10,000
- ✓ **Section 12. Temporary Disablement** – Not Insured
- ✓ **Section 13. Accident Medical Expenses** - Serious Injury – up to £25,000

Additional Covers

- ✓ Travel Expenses – up to £200 per week for maximum of 26 weeks
- ✓ Damage to Property – up to £1,000
- ✓ Childcare Expenses – up to £5,000
- ✓ Domestic Assistance Expenses – up to £100 per week (maximum £5,000)

* Permanent Partial Disablement benefit limits vary depending on nature of the permanent injury.



What is not insured?

- ✗ Injuries from participation in Air sports or as a result of air travel, other than as a fare paying passenger
- ✗ Suicide or deliberate self-harm
- ✗ Injuries as a result of illness or disease
- ✗ Injuries whilst on active service as a member of any reserve armed forces
- ✗ Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause. Post Traumatic Stress Disorder or any psychological or psychiatric condition
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA



Are there any restrictions on cover?

- ! Only the sections of cover that are shown in the policy schedule as 'insured' apply to this policy
- ! BASC members who are full time members of the armed forces of any nation or international authority are not covered under this policy whilst on active service
- ! There is no cover for members (with the exception of Gamekeepers and River Keepers) whilst travelling between their usual residence in the UK, Channel Islands or the Isle of Man and any venue or meeting place to participate in BASC activities
- ! Under Section 1 any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! Members are responsible for the first £10 of the cost of any denture repair and the first £15 of any call-out fee
- ! There is no cover provided under Sections 4, 5, 8 and 12 of this policy, marked as 'Not Insured'
- ! Members aged between 81 years and 90 years only have cover under Section 1. Serious Injury – Death £20,000 & Permanent Partial Disablement up to £20,000. There is no cover provided under any other sections of the policy.



Where am I covered?

- ✓ Members, affiliate members and officials resident in the UK are covered Worldwide, 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”)
- ✓ Overseas members are covered for BASC activities undertaken 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
- ✓ Members who are in employment as Gamekeepers or River Keepers are covered 24 hours a day, Worldwide.



What are my obligations?

At the start of your policy

- All persons must be under age 90 years on the date the policy starts. Children, if covered, must be under age 18 years (or 23 years if they are still in full-time education).

During the period of insurance

- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury
- After an injury, you should obtain and follow the advice of a Doctor.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Call 0131 311 4288 (Marsh Claims) or email Irene.wilson@marsh.com
 - Call +44 (0) 345 841 0059 (Chubb Claims)
 - Email us at uk.claims@chubb.com
 - Website www.chubbclaims.co.uk
- You must agree to a medical examination if we ask for it. We will pay for it.



When and how do I pay?

The British Association for Shooting and Conservation Personal Accident Insurance cover is provided to members as part of a package of membership benefits. BASC pay premiums to Chubb for the insurance cover.



When does the cover start and end?

- Cover commences when you become a member of The British Association for Shooting and Conservation
- Cover ceases during the period of insurance:
 - Cover starts at the same time as your membership is confirmed and stops when the membership expires; or
 - at the end of the month that you are no longer eligible for cover as an insured person; or
 - when you die; or
 - if Chubb serve notice to end cover under the group insurance policywhichever happens first; or
 - at the end of the period of insurance shown in the group policy schedule.



How do I cancel the contract?

You may cancel your cover at any time by writing to The British Association of Shooting and Conservation either:
By post to BASC Membership team, Marford Mill, Rossett, Wrexham, LL12 0HL; or
Email: membership@basc.org.uk