



# Group Policy Schedule

## Personal Accident Insurance

<b>Policy Number:</b>	<b>UKBOPC87284</b>						
<b>The Group Policyholder:</b>	The British Association for Shooting and Conservation &/or Subsidiary &/or Associated Companies						
<b>Address:</b>	Marford Mill Rossett Wrexham LL12 0UL						
<b>Renewal Date:</b>	1 <sup>st</sup> July 2025						
<b>Period of Insurance:</b>	a) i) From: 01 July 2024 (the <b>Start Date</b> ) ii) To: 30 June 2025 (both dates inclusive) b) Any later period for which <b>We</b> agree to accept a renewal premium.						
<b>Period of Cover:</b>	Cover for each <b>Insured Person</b> will begin on the <b>Start Date</b> or the date they are included in this insurance through the <b>Insurance Arrangement</b> with the <b>Group Policyholder</b> , if after the <b>Start Date</b> .						
<b>Premium (inclusive of Insurance Premium Tax (IPT) at the applicable rate):</b>	<b>Premiums</b> are calculated in accordance with rates agreed between <b>Us</b> and the <b>Group Policyholder</b> . Standard Members £0.29 (exc. IPT) X 142,309 members Professional Members £20.10 (exc. IPT) X 2,898 members <table><tr><td>Premium</td><td><b>£98,941.48</b></td></tr><tr><td>IPT</td><td><b>£11,872.98</b></td></tr><tr><td>Total Payable</td><td><b>£110,814.46</b></td></tr></table>	Premium	<b>£98,941.48</b>	IPT	<b>£11,872.98</b>	Total Payable	<b>£110,814.46</b>
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IPT	<b>£11,872.98</b>						
Total Payable	<b>£110,814.46</b>						
<b>Declarations:</b>	The Group Policyholder must forward annual Declarations to Us confirming: a) the number of Insured Persons in each Category that have requested cover						
<b>Applicable Policy Wording:</b>	British Association of Shooting and Conservation Personal Accident Policy						
<b>Date of issue:</b>	14 <sup>th</sup> June 2024						

## Insured Persons

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**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

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**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

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**Section 1 – Serious Injury**

**Insured**

## SECTION 1. Serious Injury

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

## 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	<b>£1,000</b>  <b>£10,000</b>
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	<b>£6,000</b> <b>£12,000</b> <b>£16,000</b> <b>£20,000</b> <b>£20,000</b>

**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
<b>Dental Injury</b>	up to <b>£2,500</b>
Excess – prosthesis repair	<b>£10.00</b>
Excess – call-out fee	<b>£15.00</b>

## Section 4. Broken Bones

Benefit Description	Benefit Amount
	Category A & B

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

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

## Policy Endorsements

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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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