



**The British Association for Shooting and
Conservation Schedule**

Personal Accident Group Policy

Policy Number: 0010649866



American International Group UK Limited
SPECIALTY MARKETS Group Personal Accident Policy
Policy Schedule
Policy Wording Applicable – AHSU0801 -BASC Policy Wording 0626] JUN26

American International Group UK Limited		Policy Number: 0010649866
Group policyholder:	The British Association for Shooting and Conservation &/or Subsidiary &/or Associated Companies	
Group policyholder's address:	Marford Mill, Rossett, Wrexham	Post Code: LL12 0HL
Business description:	British Association for Shooting and Conservation	
Insurance Intermediary:	Marsh UK Limited	Code: DR
Period of insurance:		
Start date of cover:	01 July 2026	
To:	30 June 2027	And for any subsequent period for which a premium is paid and accepted.
Renewal date:	01 July 2027	

Insured persons:	
<p>Section A: Personal Accident</p> <p>1. 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</p> <p>2. Any Gamekeeper and River Keeper members in full time employment, part-time employment or self-employed</p>	
<p>Section B: Virtual Medical Care</p> <p>Any person shown under Section A who has paid an annual membership to be a member of the group policyholder</p>	
<p>Operative time Section A:</p> <p>Category of insured persons 1:</p> <p>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”)</p> <p>Category of insured persons 2:</p> <p>24 hours a day anywhere in the world</p>	
<p>Operative time Section B:</p> <p>24 hours a day anywhere in the world</p>	

Table of Benefits

Section A: Personal Accident		
Item	Benefit Description	Sum insured
1	Death	£20,000
2a	Loss of sight in one eye	£10,000
2b	Loss of limb (one)	£20,000
3a	Loss of sight in both eyes or loss of limb (two or more), or loss of sight in one eye and loss of limb (one)	£20,000
3b	Loss of speech	£20,000
3c(i)	Loss of hearing in both ears	£20,000
3c(ii)	Loss of hearing in one ear	£4,000
4a	Permanent total disability	£50,000
4b	Permanent partial disability	Up to £20,000
5	Medical expenses incurred in connection with a valid claim under items 1- 4b of Section A not exceeding 25% of the compensation paid under items 1 - 4b but subject to a maximum of £25,000 per person.	

Section B: Virtual Medical Care	
Item	
1	A GP Consultation and Expert Case Management provided; 24 hours a day, 7 days a week.
2	Virtual Physiotherapy Service (age 18 and over only)

This Insurance is underwritten by American International Group UK Limited. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This can be checked by visiting the FS Register (<https://register.fca.org.uk/>). American International Group UK Limited is a member of the Association of British Insurers. Registered in England: Company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

Policy Extensions attaching to policy number: 0010649866

Table of Benefits

Section A: Personal Accident		
Item	Benefit Description	Sum Insured
6	Quadriplegia	£125,000
7	Paraplegia	£50,000
8	Hemiplegia	£50,000
9	Triplegia	£85,000
10	Loss of Smell	£2,000
11	Loss of Taste	£2,000
12	<p>Disfigurement or scarring of the face or body</p> <p>a) Face At least one square centimeter or two centimeters in length Maximum benefit for the whole area of the Face</p> <p>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</p> <p>Maximum Amount Payable for all Disfigurement or scarring of the Body and the Face due to one Accident</p> <p>Only one benefit will be payable between A & B, the highest benefit will be paid and they will not be cumulative.</p>	<p>£1,000</p> <p>£10,000</p> <p>£6,000</p> <p>£12,000</p> <p>£16,000</p> <p>£20,000</p> <p>£20,000</p>
13	<p>Emergency dental treatment expenses</p> <p>Excess – prosthesis repair</p> <p>Excess – call-out fee</p>	<p>Up to £2,500</p> <p>£10.00</p> <p>£15.00</p>
14	<p>Hospitalisation</p> <p>Benefit Period</p>	<p>£75 per day</p> <p>365 days</p>
15	<p>Coma</p> <p>Deferment Period Nil days</p> <p>Benefit Period 104 weeks</p>	<p>£75 per day</p>
16	Rehabilitation and Retraining	Up to £25,000
17	Urgent Expenses following Death (including Funeral Costs)	Up to £10,000

Policy Cover Extensions:

Items 6 to 11 – Personal Accident extensions

If during the **period of insurance** and **operative time** the **Insured Person** sustains **bodily injury** we will pay the **sum insured** stated in the **schedule** as follows:

Item 6 – Quadriplegia

Where **bodily injury** results in **quadriplegia**, we will pay the **sum insured** stated in the **schedule**.

Item 7 – Paraplegia

Where **bodily injury** results in **paraplegia**, we will pay the **sum insured** stated in the **schedule**.

Item 8 – Hemiplegia

Where **bodily injury** results in **hemiplegia**, we will pay the **sum insured** stated in the **schedule**.

Item 9 – Triplegia

Where **bodily injury** results in **triplegia**, we will pay the **sum insured** stated in the **schedule**.

Item 10 – Loss of smell

Where **bodily injury** results in total **loss of smell**, we will pay the **sum insured** stated in the **schedule**.

Item 11 – Loss of taste

Where **bodily injury** results in **loss of taste**, we will pay the **sum insured** stated in the **schedule**.

Item 12 – Disfigurement or Scarring of the face or body.

If an **insured person** sustains **bodily injury** during the **operative time** and **period of insurance** resulting in disfigurement or **permanent facial scarring** of the **insured persons**:

- a) **Face** of at least 1 square centimetre or 2 centimetres in length, **we** will pay a **sum insured** that is proportionate to the extent of disfigurement or **permanent facial scarring** as determined by a **medical specialist** between the minimum benefit and the maximum benefit amount stated in the **schedule**.
- b) **Body** of at least 4.5% of the total **body** surface as determined by a **medical specialist**, **we** will pay the **sum insured** stated in the **schedule**.

Item 13 – Emergency Dental Treatment

If an **insured person** sustains **bodily injury** during the **operative time** and **period of insurance** which within 30 days following an **accident** requires **dental treatment**, **we** will pay the **insured person** an amount up to the **sum insured** shown on the **schedule**.

Dental treatment

Treatment received in a dental surgery or in an Accident and Emergency department of a hospital following accidental damage caused to the **insured person's** teeth, when such treatment is given by either a **medical practitioner** or **dental practitioner**.

Dental practitioner

A suitably qualified person other than an **insured person**, a relative of an **insured person**, or an **employee** of the **group policyholder** or an **insured person** who is currently registered

with the General Dental Council in the **United Kingdom** (or foreign equivalent) to practise dentistry.

Foodstuff

Food or drink including any foreign body in such food and drink.

Cover provision applicable to Item 13:

The amount payable for **dental treatment** shall be payable in addition to the **sum insured** specified under all other Sections of this policy.

What is not covered under Item 13:

In addition to "What is not covered under this policy", this Section does not cover **dental treatment** sustained from **bodily injury** if:

- a. its need is caused by any **foodstuff** while the **insured person** was consuming it; or
- b. its need is not apparent within one week of the **accident** which caused the injury to the teeth; or
- c. it is the result of ordinary deterioration, deliberate damage or wear and tear; or a **gradually operating cause**; or
- d. it is not claimed for within 12 months of the **accident** which caused the injury to the teeth; or
- e. it is for the replacement or repair of bridgework, artificial teeth, crown or dentures not of a similar type or quality to that lost or damaged in the **accident**; or
- f. it uses precious metals, other than where the treatment is to replace or repair bridgework, artificial teeth, crown or dentures of a similar type or quality to that lost or damaged in the **accident**; or
- g. its need is as a result of a routine check-up or follow up treatment.
- h. you do not pay the **excess** stated on the **schedule**.

Item 14 – Hospitalisation

If an **insured person** sustains **bodily injury** during the **operative time** and **period of insurance** which results in their **hospitalisation**, we will pay the **insured person** the **sum insured** shown on the **schedule**.

Definitions applicable to item 14:

Hospital

An institution which has accommodation for **inpatients** and facilities for diagnosis, surgery and treatment. It does not include a long-term nursing home including palliative care, a retirement home, an extended-care facility or a convalescence home.

Hospitalisation

Admission to a **hospital** as an **inpatient** and for at least 24 hours continuously.

Inpatient

An **insured person** who has gone through the full admission procedure and for whom a clinical case record has been opened and whose admission is necessary for the medical care and treatment of **bodily injury**.

Cover provision applicable to item 14:

The amount payable for **hospitalisation** shall be payable in addition to the **sum insured** specified under all other Sections of this policy.

What is not covered under item 14:

In addition to "What is not covered under this policy", **we** will not pay any sums for more than 365 days' **hospitalisation**.

Item 15 – Coma

If an **insured person** sustains **bodily injury** during the **operative time** and **period of insurance** that results in the continuous unconscious state of the **insured person**, **we** will pay the **insured person** the **sum insured** shown on the **schedule**.

Item 16 – Rehabilitation and Retraining

If an **insured person** sustains **bodily injury** during the **operative time** and **period of insurance** that results in a valid claim for:

- a) **Permanent total disablement**; or
- b) **Loss of sight** in Both Eyes; or
- c) **Loss of hearing** in both ears; or
- d) **Loss of limbs** (one or more); or
- e) Any other **permanent partial disablement** which results in a **sum insured** equivalent to 100% of the amount for **permanent partial disablement** stated in the **schedule**.

We will pay up to the **sum insured** stated in the **schedule** for **rehabilitation expenses**

Definitions applicable to item 16:

Rehabilitation expenses

Reasonable costs incurred for:

- beneficial medical or therapeutic intervention and counselling services;
- support to You throughout Your recovery to help minimise the effects of Your injury;
- advice on achieving a return to employment;
- retraining for suitable employment.

Item 17 – Urgent Expenses following Death (including Funeral Costs)

If an **insured person** sustains **bodily injury** during the **operative time** and **period of insurance** that results in death and an interim death certificate is issued, **we** will pay up to the **sum insured** stated in the **schedule** to cater for expenses which need urgent/immediate payment, including funeral costs, whilst the administration of the **insured persons** estate is being arranged. These expenses are payable in addition to the **sum insured** for death payable under item 1 – death.

Memorandum Applying to Policy Number 0010649866

It is noted that the following additional benefits are added to the policy:

Travel Expenses:

If during the **period of insurance** and **operative time** a **bodily injury** results in a valid claim under this policy and the **insured person** as a result of the **bodily injury** directly incur any additional reasonable travel or reasonable parking expenses (excluding parking fines/penalties), **we** will reimburse the **insured person** 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 **operative time** a **bodily injury** results in damage to the **insured persons** clothing or personal articles **we** will reimburse the **insured person** up to £1,000.

Childcare Expenses:

If during the **period of insurance** and **operative 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 the **insured person** 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 **operative 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 the **insured person** 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 the **insured person** at their 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.