

Personal Accident Insurance

Cover provided by RSA via Perkins Slade Ltd, Tricorn House, 51-53 Hagley Road, Birmingham B16 8TP

Insured:

Affiliated members of the GBDF.

Cover:

The benefits are payable if during the operative time in any period of Insurance the Insured Person suffers accidental bodily injury which within two years is the sole cause of Death or Disablement or incurring of medical expenses for which the benefit is claimed.

Benefits:

1	Death	£2,000
2	Loss of two or more Limbs or both Eyes or one of each	£30,000
3	a) Loss of one Limb or Eye	£30,000
	b) Permanent and total loss of speech	£30,000
	c) Permanent and total loss of hearing in both ears	£30,000
	d) Permanent and total loss of hearing in one ear	£7,500
4	Permanent Total Disablement from any gainful employment or gainful occupation for which the Insured Person is fitted for by education training or knowledge	£30,000
5	Medical Expenses necessarily incurred in the treatment of the Insured Person	£100

Note:

- In respect of any Insured Person aged 70 or over cover will be restricted to Benefits 1 2 3 and 5 only.
- Cover applies until the expiry of the Period of Insurance in which the Insured Person attains the age of 75

Operative time:

Whilst participating in any activity of the Insured anywhere in the world including direct travel to and from such activity within Britain from the departure of the Insured Person from their place of residence within Britain until subsequent return to such place of residence provided at all times travel is direct (including stops en-route which are considered both necessary and essential to the journey)

Principal Exclusions:

Bodily Injury resulting from

- the Insured Person engaging in flying of any kind other than as a passenger
- the Insured Person committing or attempting to commit suicide
- the Insured Person driving a motor vehicle with more than the legally permitted level of alcohol in the body
- War or Terrorism

Bodily Injury or Death or Disablement as a result of or is contributed to by

- the Insured Person having taken a drug which is not lawfully available or is lawfully available only on prescription by a qualified Medical Practitioner
- HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused
- the Insured Person undertaking the Insured Sport against medical advice
- illness or disease (not resulting from bodily injury following an Accident) or any naturally occurring condition or degenerative process or post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident)