



## Group Policy Schedule

### Personal Accident Insurance

<b>Policy Number:</b>	51UK452594/119
<b>The Group Policyholder:</b>	University of Birmingham
<b>Address:</b>	Sports Centre University of Birmingham Edgbaston Birmingham B15 2TT
<b>Intermediary:</b>	Howden UK Brokers Limited, One Creechurch Place, London EC3A 5AF
<b>Renewal Date:</b>	05 November 2024
<b>Period of Insurance:</b>	a) i) From: 05 November 2024 (the Start Date) ii) To: 04 November 2025 (both dates inclusive) b) Any subsequent period for which We shall agree to accept a renewal premium
<b>Scale of Benefits:</b>	Basic
<b>Premium (inclusive of Insurance Premium Tax at the applicable rate):</b>	£ 1,485.00
<b>Renewal Premium:</b>	To be agreed
<b>Applicable Policy Wording:</b>	Howden Student's PA Scheme
<b>Insured Persons:</b>	Any full-time or part-time student or other person affiliated to the Group Policyholder whose inclusion has been agreed by them.
<b>Effective Time:</b>	Whilst an Insured Person is participating in or attending any activity recognised by and under the auspices of the Group Policyholder anywhere in the world including organised travel directly from the place of official assembly to the place of the activity at the commencement of a trip and travel directly from the place of the activity to the official place of dispersal upon completion of a trip
<b>Date of issue:</b>	13 November 2024

## Schedule of Benefits

Benefit Description		Benefit Amount Scale of Benefits		
<b>Section 1 – Personal Injury Insurance</b>		Basic	Basic + 1 Unit	Basic + 2 Units
<b>1</b>	Accidental Death	£10,000	£10,000	£10,000
<b>2</b>	<b>Permanent Disability - Scale of Benefits</b>			
	A. Permanent Total Disablement (other than by Permanent Disability specified in B to G below)	£50,000	£75,000	£100,000
	B. Total organic paralysis	£50,000	£75,000	£100,000
	C. Total loss of intellectual capacity	£50,000	£75,000	£100,000
	D. Loss of Sight in both eyes	£50,000	£75,000	£100,000
	E. Loss of one or more Limb(s)	£50,000	£75,000	£100,000
	F. Loss of Sight in one eye	£50,000	£75,000	£100,000
	G. Total loss of hearing in both ears	£25,000	£37,500	£ 50,000
	H. Total loss of speech	£25,000	£37,500	£ 50,000
	I. Total Loss of or loss of use of:			
	i. a hip, knee, ankle or wrist	£20,000	£30,000	£ 40,000
	ii. a thumb	£12,500	£18,750	£ 25,000
	iii. a shoulder or elbow	£10,000	£15,000	£ 20,000
	iv. any finger or a big toe	£ 5,000	£ 7,500	£ 10,000
	J. Damage to internal organs resulting in loss of use of:			
	i. lung	£25,000	£37,500	£50,000
	ii. kidney	£ 7,500	£11,250	£15,000
	iii. spleen	£ 5,000	£ 7,500	£10,000
	F. Total loss of hearing in one ear	£ 5,000	£ 7,500	£10,000
	G. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area	£ 1,000	£ 1,500	£ 2,000
	H. Benefit for any Permanent Disability not noted above will be calculated on a medical assessment by Chubb of the degree of disability relative to this scale without reference to the Insured Person's occupation Provided that:			
	a. The total benefit payable shall not exceed 100% of the amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident.			
	b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.			
<b>3</b>	<b>Temporary Total Disablement</b> Deferment Period 7 days Benefit Period 52 weeks	£30 per week	£40 per week	£50 per week
<b>4</b>	<b>Loss of Earnings</b> Deferment Period 7 days Benefit Period 26 weeks	Not Insured	Not Insured	Not Insured
<b>5</b>	<b>Hospital Confinement</b> Benefit Period 90 days	£10 per day	£10 per day	£10 per day
<b>6</b>	<b>Additional Travel Expenses</b>	Up to £100	Up to £100	Up to £100
<b>7</b>	<b>Dental Expenses</b>	Up to £200	Up to £200	Up to £200
<b>Section 2 – Supplementary Travel and Accommodation Expenses</b>		See Policy Wording for full details		
<b>Section 3 – Course Deferment Expenses</b>		Not Insured	See Policy Wording for full details	