

Accident & Health UNDERWRITING

Skyline

Personal Accident and other Benefits

Certificate of Insurance

Underwritten by certain underwriters at Lloyd's

THIS IS TO CERTIFY that in accordance with the authorisation granted to John Ansell & Partners Ltd (who administer this Insurance on behalf of Underwriters) under a Contract (the number of which is specified in the Schedule) by certain syndicates at Lloyd’s (hereafter referred to as the Underwriters), whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd’s Policy Signing Office, and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure the person(s) shown in the Schedule for the Benefits herein.

The Underwriters will pay the **Sum Insured** to the **Insured Person**, or his Executors or Administrators, in accordance with the following terms, Definitions, Exclusions and Conditions, contained in this Certificate.

This Certificate insures only those items which have a **Sum Insured** entered by them in the Schedule. Items not insured have the words “NOT COVERED” by them.

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DEFINITIONS

Throughout this Certificate and attaching Schedule and Endorsements, all words in bold type shall have the following meaning.

Words in the masculine gender shall include the feminine.

“**ACCIDENT**” means a sudden, unexpected, unusual, specific event, which is external to the body and occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which the **Insured Person** is travelling.

Accident shall also include disappearance. If the **Insured Person** is not found within 90 days of disappearing, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that he has sustained **Bodily Injury** and that such injury caused his death, the Underwriters shall pay the death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the **Insured Person** is subsequently found to be living.

“ANNUAL SALARY”

For **Salaried Insured Persons**, **Annual Salary** means annual gross basic salary on the date that **Bodily Injury** or **Illness** occurs.

For **Non-Salaried Insured Persons**, **Annual Salary** will be calculated by taking the average gross weekly income for the thirteen weeks immediately preceding the date that **Bodily Injury** occurs (or if the **Insured Person** has been employed for less than thirteen weeks, the average for the twelve months immediately preceding the date that **Bodily Injury** occurs) and multiplying the amount by fifty-two.

Annual Salary shall exclude remuneration received in respect of bonuses, commission, dividend, overtime and the like.

“**BENEFIT PERIOD**” means the maximum (but not necessarily consecutive) period for which the **Temporary Total Disablement Sum Insured** is payable, after deduction of the **Excess Period**.

“**BODILY INJURY**” means identifiable physical injury which: -

- a) Is sustained by the **Insured Person** and
- b) Is caused by an **Accident** during the Operative Time and
- c) Solely and independently of any other cause, except sickness or disease directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Insured Person** within 24 months from the date of the **Accident**.

“**EXCESS PERIOD**” means the period at the commencement of each **Benefit Period** during which the **Sum Insured** is not payable.

“**GROSS WEEKLY WAGE**” means 1/52nd of the **Annual Salary**.

“**INSURED PERSON**” means the person(s) shown within the Schedule.

“**LOSS OF HEARING**” means the permanent, total and irrecoverable loss of hearing resulting in the **Insured Person** being unable to hear sounds quieter than 90 decibels across frequencies between 500Hz and 3,000 Hz when tested by a qualified audiologist.

“**LOSS OF LIMB**” means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm or leg.

“**LOSS OF SIGHT**” means the permanent and total loss of sight which shall be considered to have happened: -

- a) In both eyes if the **Insured Person**'s name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
- b) In one eye if, after correction, the degree of sight the **Insured Person** has left is 3/60 or less on the Snellen scale.

“**MEDICAL EXPENSES**” means expenses properly incurred by the **Insured Person** for Medical, Hospital, Surgical, Manipulative, Massage, Therapeutic, X-ray or Nursing treatment, including the cost of medical supplies and ambulance hire.

“**MEDICAL PRACTITIONER**” means a registered, qualified, practicing member of the medical profession who is not related to the **Insured Person** or any person travelling with the **Insured Person**.

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DEFINITIONS (continued)

“**MONEY**” means

- a) Cash, bank or currency notes, travellers cheques, passports, green cards or travel tickets,
- b) Credit cards, charge cards, or banker’s cards, resulting in the fraudulent use thereof.

“**NET WEEKLY WAGE**” means the **Insured Person’s Gross Weekly Wage**, less Income Tax, National Insurance (or equivalent) and any deductions normally taken.

For **Non-Salaried Insured Persons**, **Net Weekly Wage** means the **Insured Person’s** taxable earnings less Income Tax and National Insurance. In addition, where applicable, payment will include fixed, regular costs that were contracted to be paid by the **Insured Person** prior to the date that **Bodily Injury** or **Illness** occurred.

“**NON-SALARIED**” means a self-employed **Insured Person** or an **Insured Person** with a temporary contract or contract that does not provide a regular income with the **Assured**.

“**PERMANENT TOTAL DISABLEMENT**” means disablement which entirely prevents the **Insured Person** from attending to any business or occupation of any and every kind and which lasts twelve months and at the expiry of that period is beyond hope of improvement.

“**PERSONAL PROPERTY**” means property owned by or in the custody or control of the **Insured Person**.

“**SALARIED**” means an **Insured Person** having a permanent contract of employment with the **Assured** whereby they are paid an **Annual Salary**.

“**SUM INSURED**” means the limit of Underwriters liability, as shown in the Schedule and any attaching endorsement.

“**TEMPORARY TOTAL DISABLEMENT**” means disablement that temporarily and totally prevents the **Insured Person** from attending to the duties of his usual business or occupation.

“**TERRORISM**” means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

“**UNATTENDED**” An article will be deemed to be unattended if it is not close enough to the **Insured Person** for him to prevent unauthorised interference with such article by a third party. This shall not include **Personal Property** left in the custody of a carrier.

“**UNITED KINGDOM**” means England, Scotland, Wales and Northern Ireland.

“**VALUABLES**” means

- a) Spectacles, watches, furs and jewellery,
- b) Sports equipment, game consoles, telephone, photographic, audio/visual and computer equipment, including any accessories,

GENERAL CONDITIONS
(Applicable to the whole Certificate)

Cancellation Of This Insurance

The **Insured Person** can cancel this Insurance from inception and receive a full refund of premium and tax if the Certificate and Schedule is returned to the Agent shown in the Schedule within 14 days of receipt or prior to the trip commencing or the activity taking place, whichever the earlier.

There will be no refund after this time or if a claim is made.

Information Given To The Underwriters

In deciding to accept this Insurance and in setting the terms and premium, the Underwriters have relied on information given by the **Insured Person**. The **Insured Person** must ensure that all information provided is accurate and complete.

If it is established that the **Insured Person** deliberately or recklessly provided false or misleading information, the Underwriters will treat this Insurance as if it never existed, decline all claims and retain any premium paid.

If it is established that the **Insured Person** were careless in providing the information relied upon in accepting this Insurance and setting its terms and premium, the Underwriters will: -

- Treat this Insurance as if it had never existed and refuse to pay all claims and return the premium paid. This will only happen if the Underwriters provided insurance cover which would not otherwise have been offered, or
- Amend the terms of this Insurance (which may include charging more for this Insurance). The Underwriters will apply these amended terms as if they were already in place if a claim has been adversely impacted by the **Insured Person's** carelessness, or
- Reduce the amount the Underwriters pay on a claim in the proportion the premium paid bears to the premium which the Underwriters would have charged.

The Underwriters or the Agent shown in the Schedule will write to the **Insured Person** if any of these actions are taken.

Claims Notification

Notice must be sent to the Claims Administrators as soon as practicable. In no case will the Underwriters be liable to pay compensation to the **Insured Person** or to his representatives unless the medical adviser or advisers appointed by the Underwriters for the purpose shall be allowed so often as may be deemed necessary to make an examination of the person of the **Insured Person**.

Fraudulent Claims

If the **Insured Person**, or anyone acting on his behalf, makes a claim knowing it to be false or fraudulent in amount or in any other respect, the insurance will become invalid in respect of that **Insured Person**. This means the Underwriters will not pay the false or fraudulent claim, or any subsequent claim, in respect of that **Insured Person**, but can retain any premium paid.

Accumulation Limit

In the event of an **Accident** involving more than one **Insured Person** and where the claim exceeds the Accumulation Limit shown in the Schedule, the compensation payable in respect of each **Insured Person** shall be proportionately reduced until the total does not exceed that limit.

Subrogation

The Underwriters shall be subrogated to all the **Insured Person's** rights of recovery against any person or organisation for any claim paid or payable under this Certificate up to the limit of the Underwriters' liability in respect of such claim. The **Insured Person** shall, wherever possible, give all such information and assistance as the Underwriters may require to secure such rights.

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GENERAL CONDITIONS (continued)

Non Payment of Premium

If the premium has not been paid to the Agent specified in the Schedule within the payment terms agreed between the **Insured Person** and the Agent, then the Underwriters reserve the right to cancel this Insurance from inception as though cover was not taken up. The Underwriters or the Agent shown in the Schedule will write to the **Insured Person** if this action is taken.

This does not affect your statutory rights.

Reasonable Precautions

The **Insured Person** is required to take all reasonable precautions to protect himself and his property as though he is uninsured.

Endorsements Attaching To This Insurance

No endorsement or amendment to this Certificate shall override the Exclusions or General Exclusions applicable to Section 5, Personal Liability.

GENERAL EXCLUSIONS (Applicable to the whole Certificate)

This Certificate does not cover claims in any way caused or contributed to by: -

1. The **Insured Person** whilst engaged in or taking part in military, air force or naval service or operations (other than reserve or volunteer training).
2. The **Insured Person's** intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence), or from the **Insured Person's** own criminal act, or whilst engaged in or taking part in civil commotions or riots of any kind.
3. War, whether war be declared or not, invasion or civil war.
7. **Terrorism** involving the actual or threatened use of pathogenic or poisonous biological or chemical materials.
8. The **Insured Person** being in a state of insanity, whether temporary or otherwise.
9. Nuclear reaction, nuclear radiation or radioactive contamination.
10. Any claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a registered **Medical Practitioner** but not for the treatment of drug addiction).
11. The Underwriters shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose them to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
12. The Underwriters shall not be liable to pay any claim or benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene local laws or regulations.
13. The Underwriters shall not be liable to pay any claims for **Insured Persons** aged 89 years or over at commencement of the Period of Insurance.

Claims Administrators

All claims should be notified to: -

Accident & Health Claims Services LLP
7-8 Ducketts Wharf
South Street
Bishops Stortford
Hertfordshire CM23 3AR

Tel: +44 (0) 1279 713 860 email: claims@ahclaimsservices.com

Accident & Health Claims Services LLP have internal complaints handling procedures, which are available upon request.

Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from:

Financial Services Compensation Scheme
10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
Website: www.fscs.org.uk

Data Protection Clause

It is understood by the Insured Person that any information about them will be processed by the Underwriters in compliance of the Data Protection Act 1998 and only for the purposes of providing their insurance cover and handling any claims. This may necessitate providing such information to third parties, although the protection provided by the Act shall still apply.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Amendments to this Certificate

Should the **Insured Person** wish to amend this Insurance, notification of such amendment should be given to the Agent shown in the Schedule.

Are there charges for cancellation or amendment?

There may be a charge payable to the Agent shown in the Schedule for cancelling or amending the Certificate. If a charge is payable the amount will be advised to you by the Agent at the time of the notification.

Notice to the Assured / Insured Person

Law Applicable

The cover referred to in this Insurance is subject to English Law and English Courts alone shall have jurisdiction in any dispute arising hereunder.

Complaints Procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact:

Compliance Officer, John Ansell & Partners Ltd, Lough Point, 2 Gladbeck Way, Enfield EN2 7JA

If you are not satisfied with the way that a complaint has been dealt with please contact:

Compliance Officer, Ark Syndicate Management Ltd, 30 Fenchurch Avenue, London EC3M 5AD

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the complaints team at Lloyd's. The contact details are:

Complaints, Lloyd's Market Services, One Lime Street, London EC3M 7HA

Tel: +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225 E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures, including timescales for resolution, are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, or, in any event, after a period of eight weeks from making your complaint, you may refer your complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone: 0800 0234567 (calls to this number are free from mobiles and "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers in the UK).

Email: complaint.info@financial-ombudsman.org.uk. Further information is available at: www.financial-ombudsman.org.uk

Making a complaint does not affect your right to take legal action.

OPERATIVE TIME

This Certificate shall be operative whilst the **Insured Person** is engaged on a sky diver or parachute jump.

Such cover shall commence upon the **Insured Person's** arrival at the jump centre and shall cease upon his departure from the jump centre.

SECTION 1 – PERSONAL ACCIDENT

The Underwriters will pay up to the **Sum Insured** each **Insured Person** in accordance with the following Schedule of Compensation should he suffer **Bodily Injury** during the operative time.

Schedule of Compensation payable in respect of **Accident**:

- 1 Death
- 2 **Permanent Total Disablement**
(other than such occurrences as outlined under Permanent Disabilities, overleaf)
- 3 **Temporary Total Disablement**

AVERAGE EARNINGS CLAUSE

The benefit provided for **Temporary Total Disablement** shall be the **Sum Insured** or 100% of the **Insured Person's Net Weekly Wage**, whichever is the less.

MEDICAL EXPENSES EXTENSION

Medical Expenses incurred in respect of Item 3 will be paid in addition by the Underwriters up to but not exceeding 15 per cent of any claim admitted under such item.

However, if in respect of such **Medical Expenses** the **Assured** or an **Insured Person** shall recover any payment under any other insurance, the Underwriters shall only be liable for the difference between such recovery and the total cost of **Medical Expenses** incurred, not exceeding 15 per cent of the claim admitted under Item 3 herein.

PROVIDED ALWAYS THAT:-

- 1 (a) Compensation shall not be payable under more than one of the items of the Schedule of Compensation in respect of the consequences of one **Accident** and

(b) No weekly compensation shall become payable until the total amount thereof has been ascertained and agreed by the Underwriters. If, nevertheless, payment be made for weekly compensation, the amount so paid shall be deducted from any lump sum becoming claimable in respect of the same **Accident**.
- 2 The total sum payable under this Certificate in respect of any one or more claims shall not exceed in all the largest amount of benefit payable under any one of the items contained in the Schedule of Compensation or added to this Certificate by endorsement, except that the Underwriters will in addition pay **Medical Expenses** as herein provided.
- 3 If Item 1 of the Schedule of Compensation is not covered then no claim shall be payable, other than for weekly compensation and **Medical Expenses**, in respect of any **Accident** which would have given rise to a claim under Item 1 had that item been covered.
- 4 If Item 1 of the Schedule of Compensation is covered and an **Accident** causes the death of the Insured Person within twelve months following the date of the **Accident** and prior to the definite settlement of the compensation for disablement provided for under Item 2 of the Schedule of Compensation, there shall be paid only the compensation provided for in the case of death.
- 5 The **Sum Insured** by Item 1 of the Schedule of Compensation – Death - shall be limited to £2,500 in respect of persons aged under 18 years (unless in full time remunerative employment).

PERMANENT DISABILITIES

Provided Item 2 is covered, the Schedule of Compensation shall be extended to include the following permanent disabilities in the event of the **Insured Person** sustaining **Bodily Injury**.

Compensation payable shall be the percentage, as shown, of the **Sum Insured** provided under Item 2 of the Schedule of Compensation.

i.	Incurable insanity totally preventing normal occupation	100%
ii.	Total organic paralysis	100%
iii.	Loss of Sight of both eyes	100%
iv.	Loss of Sight of one eye by surgical operation	30%
v.	Loss of Sight of one eye without surgical operation	25%
vi.	Loss of Hearing in both ears	40%
vii.	Loss of Hearing in one ear	10%
viii.	Loss of two or more Limbs	100%

Loss by amputation or permanent total loss of use of:

		RIGHT	LEFT
ix.	One arm or one hand at or above the wrist	60%	50%
x.	One thumb	20%	17.5%
xi.	One index finger	15%	12.5%
xii.	Any other finger	10%	7.5%
xiii.	A shoulder or elbow	25%	20%
xiv.	A wrist	20%	15%
xv.	One leg above or at the knee	50%	
xvi.	One leg below the knee or one foot at or above the ankle	40%	
xvii.	One big toe	10%	
xviii.	Any other toe	3%	
xix.	A hip, knee or ankle	20%	
xx.	The lower jaw by surgical operation	30%	
xxi.	A knee cap	20%	
xxii.	The shortening of at least 5 centimetres of a leg	15%	

CONDITIONS APPLICABLE TO PERMANENT DISABILITIES

- a) Benefit ix to xiv shall be reversed in the event of the **Insured Person** being left handed.
- b) If compensation is payable in respect of one **Insured Person** under more than one form of permanent disability as a result of one accident the total payable shall not exceed 100% of the **Sum Insured** under item 2 of the Schedule of Compensation.
- c) In the event of an **Insured Person** sustaining any permanent disability not noted above the compensation payable shall be calculated by assessing the degree of disability relative to this extension, but without reference to the **Insured Person's** occupation.
- d) If compensation is payable for loss of or loss of use of a whole member of the body then compensation for parts of that member cannot also be claimed.

SECTION 2 - CHARTER OF AIR AMBULANCE

Should an **Insured Person** suffer **Bodily Injury** during the Operative Time, the Underwriters will pay up to the **Sum Insured** each **Insured Person** for charter of an air ambulance or the use of air transport including qualified attendants, certified by a doctor to be necessary for the transportation of an **Insured Person** to the nearest place where medical attention is available in the **United Kingdom**.

EXCLUSION

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. The cost of continuing regular medication for any medical condition in respect of which medical advice or treatment is being followed at the time of booking the jump.

SECTION 3 – PERSONAL PROPERTY AND MONEY

The Underwriters will pay up to the **Sum Insured** each **Insured Person** in the event of loss of or damage to accompanied **Personal Property** and **Money** (including reasonable expenses incurred as a result of loss of **Money**), during the Operative Time, subject to: -

1. The limit shown in the Schedule for any one article or pair or set of articles
2. The limit shown in the Schedule for all **Valuables**
3. The limit shown in the Schedule for Cash.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Any claims due to moth, vermin, wear and tear and gradual deterioration, or **Money** shortages due to error, omission or depreciation in value.
2. Any claims in respect of **Money** or **Valuables** unless reported to the police within 24 hours of discovery, and a police statement obtained.
3. Any claims arising from confiscation or detention by customs or any other authority.
4. Any claims in respect of **Personal Property** otherwise insured except where covered under a motor policy.
5. The first GBP20 of each and every loss, each **Insured Person**.
6. Any loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours and a Property Irregularity Report obtained.
7. Any claims in respect of **Valuables** or **Money** whilst in the custody of a carrier.
8. Any loss or damage to personal baggage, clothing or effects whilst left **Unattended**, unless in a locked hotel room, safe, apartment, holiday residence or boot of a motor vehicle.
9. Any loss of or damage to **Money** whilst left **Unattended**, unless in a locked safe.
10. Any claims arising out of electrical and/or mechanical breakdown.
11. Any claims arising from the fraudulent use of credit cards, charge cards or banker's cards, if the **Insured Person** has not reported the loss of the card to the issuing bank or company, and otherwise not complied with the terms and conditions under which the card was issued. The Underwriters liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to the **Insured Person**.
12. Any claims for **Valuables** where suitable evidence is not provided as proof of ownership.

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SECTION 3 – PERSONAL PROPERTY AND MONEY (continued)

SPECIAL CONDITIONS APPLYING TO SECTION 3

In addition to the GENERAL CONDITIONS: -

1. The **Insured Person** shall, in the event of any loss or damage, take all possible steps to make a recovery.
2. **For articles less than 2 years old, where evidence of original purchase can be provided**
If the **Insured Person** purchases a comparable replacement for a lost or damaged article, the Underwriters shall pay for the replacement cost (other than in respect of toiletries and cosmetics).

**For articles less than 2 years old, where evidence of original purchase cannot be provided, or
For articles over 2 years old**

If the article has been damaged and can be repaired, then payment shall be based upon the repair cost.
If the article is lost or damaged beyond repair, payment shall be based upon prices at the date of loss less a deduction for wear, tear and depreciation at the Underwriters' discretion. Alternatively, the Underwriters reserve the right to replace, reinstate or repair the article.

SECTION 4 - PERSONAL LIABILITY

The Underwriters will indemnify up to the **Sum Insured** each **Insured Person**, any one event or series of events in all (including legal expenses), should he become legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property, occurring during the Operative Time.

EXCLUSIONS

In addition to the GENERAL EXCLUSIONS the Underwriters shall not be liable to pay for: -

1. Any claims arising out of accidental bodily injury to any member of the **Insured Person's** family or household or to any employee or business associate.
2. Any claims arising from loss of or damage to property belonging to or in the care, custody or control of the **Insured Person** or any member of his family or household or of an employee or business associate.
3. Any claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.
4. Any claims arising out of the ownership, possession, occupation or use of lands or buildings.
5. Any claims arising out of the profession, occupation or business of the **Insured Person** or arising out of liability assumed under a contract, if such liability would not otherwise have attached.

SPECIAL CONDITIONS APPLYING TO SECTION 4.

In addition to the GENERAL CONDITIONS

1. The **Insured Person** must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without the written consent of the Underwriters.
2. The Underwriters shall be entitled, if they so desire, to take over and conduct in the name of the **Insured Person**, the defence of any claim or to prosecute in his name for their own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim. The **Insured Person** shall, whenever possible, give all such information and assistance as the Underwriters may require.

Personal Accident Insurance Schedule

This Schedule should be read in conjunction with the Certificate of Insurance.

Certificate Number:	SAC113/16/16 - 0000001	Renewal of:	
Insured Person(s):			
Age limit:	Under 89 years attained at inception	Proposal Dated:	No Proposal
Geographical Limits:	United Kingdom only	Endorsements applicable to this Insurance:	None at inception
Period of Insurance:	One day <i>enter date</i> or such other alternative date as may be booked in place of this date providing that this takes place within the course of 12 months from the date of the original booking. Cover shall commence upon the Insured Person's arrival at the jump centre and shall cease upon departure from the jump centre.		

Premium GBP 0.00	Insurance Premium Tax GBP 0.00	Total Amount Due GBP 0.00
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Agent:	John Ansell & Partners Ltd Lough Point 2 Gladbeck Way, Enfield EN2 7JA	Agency Reference:	2042
		Contract \ UMR Number:	PA999 AHU 2016 \ B6308PA999AHU2016

Schedule of Compensation

(For a full description of the cover provided, refer to the Certificate and any attaching Endorsements)

Section 1 – Personal Accident:

Compensation payable in respect of Accident	Sum Insured (each Insured Person)
1. Death	GBP 100,000
2. Permanent Total Disablement (other than as listed under Permanent Disabilities)	GBP 100,000
3. Temporary Total Disablement	GBP 300 per week Benefit Period 104 weeks Excess Period 7 days
Maximum Sum Insured Any One Person	Items 1 and 2: GBP 100,000 Item 3: GBP 300 per week
Accumulation Limit:	GBP 500,000

Section 2 – Charter of Air Ambulance: GBP 1,000

Section 3 – Personal Property and Money

Personal Property	GBP 500
Limit for any one article, pair or set of articles	GBP 100
Personal Money	GBP 200
Section 4 – Personal Liability	GBP 1,000,000

In Witness whereof this Schedule has been signed by:

John Ansell & Partners Ltd
Lough Point
2 Gladbeck Way
Enfield
EN2 7JA

Date of Issue: **Date Purchased**