Group Personal Accident

POLICYHOLDER	Association of Anaesthetists of Great Britain & Ireland
INSURER	Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
POLICY NUMBER	27/SZ/29249580
PERIOD OF INSURANCE	01/04/2023 to 31/03/2024
BUSINESS DESCRIPTION	Whilst members are travelling to and from a "Call Out" by any means and whilst attending at the scene

Personal Accident Cover

Aggregate limit per insured person (£)	1,000,000
Accumulation limit any one single engine aircraft (£)	5,000,000
Accumulation limit any one multiple engine aircraft (£)	5,000,000

Personal Accident - A

Individual or group cover	Group
Persons insured	All Members

Benefits

Benefit	Benefit amount (£)
Accidental Death Benefit	1,000,000
Capital Benefits	
Permanent Total Disablement Benefit	1,000,000

Capital Benefits

Benefit	Amount (£)
Loss of one or more limbs	1,000,000
Permanent loss of speech	1,000,000
Permanent loss of sight	1,000,000
Permanent loss of hearing	1,000,000

General Clauses/Information

Excess

Not Applicable

Discounts

S/3/1 Declaration Basis & Minimum Premium

The premium in respect of the Personal Accident section of this Policy is adjustable. First and Annual Premiums are provisional and will be adjusted annually based on the Insured's membership base.

Adjusted premiums will be subject to a £41,500 minimum premium (excluding taxes) and any return premium on adjustment will not exceed this amount.

Main Extensions

S/2/1 Personal Accident Extensions

All Personal Accident Extensions are deleted with the exception of the following:

Childcare Expenses
Dental Expenses
Funeral Expenses
Hospitalisation Benefits
Retraining Expenses

Definitions

The Operative Time for Category A Insured Persons is as follows:

Whilst accompanying a patient or travelling to attend a medical emergency anywhere in the world as a part of their occupation as a medical professional. Cover commences from the time the 'call out' is made to the Insured Person(s) and ceases when the Insured Person returns to their normal place of work, residence or location from which they received the 'call out'.

S/4/1 Military Training

The Operative Time of this Policy extends to provide cover whilst an Insured Person is engaged in medical training courses with any armed forces of the United Kingdom

S/5/1 Secondary Retrieval

The Operative Time of this Policy extends to provide cover whilst an Insured Person is attending Secondary Retrieval training courses in the United Kingdom.