

# PA and Business Travel - Personal Accident

<b>POLICYHOLDER</b>	Association of Anaesthetists of Great Britain & Ireland
<b>INSURER</b>	Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
<b>POLICY NUMBER</b>	27/SZ/29249580
<b>PERIOD OF INSURANCE</b>	01/04/2024 to 31/03/2025
<b>BUSINESS DESCRIPTION</b>	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 £50,036 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'. Anaesthesia Associates who are members of the Association of Anaesthetists must be accompanied by a consultant anaesthetist to be operative.

#### **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.