

Summary of Insurance Personal Accident - Voluntary Workers

Insured	The Ramblers Association and Ramblers' Enterprises Ltd
Policy Number	RKL70018
Cover Provided By	RSA
Period of Cover	01 October 2021 to 30 September 2022

Entitled to Indemnity

Category A	
Insured Person	Any volunteer providing a service on behalf of the Insured under 80 years of age and resident in Britain
Operative Time	Whilst participating in any activity of (and authorised & recognised by) Ramblers anywhere in the world and whilst in the course of travel directly between resident (normal or temporary) and place of activity (normal or temporary) within Britain

Category B	
Insured Person	Any volunteer providing a service on behalf of the Insured aged 80 or over but under 90 years of age and resident in Britain
Operative Time	Whilst participating in any activity of (and authorised & recognised by) Ramblers anywhere in the world and whilst in the course of travel directly between resident (normal or temporary) and place of activity (normal or temporary) within Britain

Benefits

Accidental bodily injury resulting in:		Benefit Category A	Benefit Category B
1	Death	£25,000	£25,000
2	Loss of two or more limbs or Loss of both eyes or one of each	£25,000	£25,000
3	A Loss of one limb or loss of one eye B Permanent total loss of speech C Permanent total loss of hearing	£25,000 £25,000	£25,000 £25,000
	i) in both ears ii) in one ear 25% of benefit 3Ci	£25,000 25% of above	£25,000 25% of above
4	Permanent total disablement from the gainful employment for which the insured is fitted by way of training and education or experience occupation	£25,000	NIL
5	Temporary total disablement from the Insured Person's usual occupation	NIL	NIL
6	Temporary partial disablement from at least 50% of the Insured Person's usual occupation	NIL	NIL

Personal Accident Special Extensions – Applicable to Category A only

The following special extensions shall be payable subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

The above is intended to be a summary of cover only. A full copy of the cover is available on request from Howden. Howden is a trading name of Howden Insurance Brokers Limited, part of the Hyperion Insurance Group. Howden Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes

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Accident Medical Expenses	Up to £2,500 any one Insured Person
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Broken Bones	Up to £500 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one insured person
Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
Counselling	Up to £250 per week up to a maximum £5,000 any one insured person
Dental Expenses	Up to £1,000 per Insured Person any one Accident
Dependent Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1subject to a minimum £5,000
Funeral Expenses	Up to a maximum £5,000 any one insured person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Optical Expenses	Up to £1,000 any one Insured Person
Paralysis	
A total loss of use of all four limbs bladder and rectum	£50,000
B total loss of use of two legs bladder and rectum	£25,000

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

1) Aircraft Accumulation	
a) Multi engined aircraft	£5,000,000
b) Any other aircraft or airship	£1,000,000
2) War while on an External Journey	£1,000,000
3) Terrorism (other than Nuclear Chemical or Biological Cause)	£1,000,000
4) Limit per Person	as stated above

Endorsement applicable to Category B

GENERAL POLICY EXCLUSION 2 is amended to read

2 after the expiry of the Period of Insurance in which the Insured Person attains the age of 90 years

Principal Exclusions

General Policy Exclusions

The Company will not pay any claim

- 1 which is directly or indirectly as a result of or contributed to by War in the Insured Person's normal country of residence
- 2 after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years
- 3 which is the result of or contributed to by radioactive contamination This exclusion will not apply to
 - A) bodily injury following an Accident or
 - B) direct or indirect exposure from any nuclear cause as a direct or indirect result or
 - i) Terrorism or
 - i) War while on an External Journey or

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- C) Radioactive isotopes that have been specifically treated in order to be used for any of the following – scientific medical agricultural commercial or industrial purposes

In addition to the Exclusions to this Section the following Special Exclusions apply to the Dental Expenses Extension

The Company will not pay:

1. the first £50 of each and every claim
2. for claims arising from any pre-existing dental conditions
3. for charges made for travelling time broken appointments or similar punitive charges
4. for claims arising from wear tear deterioration staining or defective workmanship
5. for routine examination extractions amalgam fillings cleaning scaling polishing and x-rays
6. for cosmetic treatment
7. for any treatment deemed to be clinically unnecessary
8. the costs of travelling expenses and telephone calls
9. the fitting or re-fitting of Dental Implants or any subsequent loss of or damage to Dental Implants once fitted

Personal Accident

The company will not pay any benefit where bodily injury following an accident is the result of or is contributed to by:

- The insured person committing or attempting to commit suicide or as a result of self-inflicted injury
- Illness or disease (not resulting from bodily injury following an accident)
- Any naturally occurring condition or degenerative process
- Any gradually operating process
- Post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident)
- Radioactive contamination (not resulting from bodily injury following an accident)
- War or terrorism occasioned by any nuclear chemical or biological cause other than as provided under the Personal Accident Insurance Section - Nuclear Chemical or Biological Cause Extension

Nuclear Chemical or Biological Cause

The company will not pay any benefit where bodily injury following an Accident or illness is the result of or contributed to by:

- Deliberate emission discharge release or escape from an aircraft of:
 - Any nuclear weapon or device or
 - Any solid liquid or gaseous chemical agent and/or biological agent as a direct or indirect result of terrorism as defined
- The insured person taking an active part in the creation transportation use or release of any nuclear weapon or device or the deliberate emission discharge dispersal release or escape of any solid liquid or gaseous chemical and/or biological agent
- Bodily injury that has not been diagnosed by a qualified medical practitioner within 28 days of the insured person's exposure to any accident incident event or circumstance
- The insured person committing or attempting to commit suicide or as a result of self-inflicted injury

General Conditions

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- Acquisition Clause
- Associated Companies
- Cancellation of Terrorism or War Risks Cover
- Consumer Credit Termination Clause
- Financial or Trade Sanctions
- Law and Jurisdiction
- Insurance Act 2015
- Policy Cancellation

General Claims Settlement Conditions

- Assignment
- Claims Notification
- Evidence Required
- Foreign Currency
- Interest
- Other Insurances
- Other Interests
- Reasonable Care
- Third Party Contract Rights

IMPORTANT NOTE

This document is a summary of your policies and should not be considered as a replacement or substitute for the Insurers' policy documentation. Please refer to the policy documentation for full policy terms, conditions, exclusions, warranties, conditions precedent and any other important terms.