

Scout Personal Accident and Medical Expenses for Members

Schedule of Benefits

Policyholder:

Members of the Scout Association whilst attending and/or participating in the activities of the Group Policyholder including whilst travelling to and from such activities.

Operative Time:

Whilst a Policyholder is participating in organised Scouting activities including travel thereto and therefrom.

Section 1 – Personal Accident

Benefit Description	Sum Insured per Policyholder		
	Aged 18 to 70 years	Aged under 18 years	Aged over 70 years
1. Accidental Death	£20,000	£3,500	£20,000
2. Permanent Total Disablement	£20,000	£15,000	Not covered
3. a. Loss of sight in both eyes	£20,000	£15,000	£20,000
b. Total loss of speech	£20,000	£15,000	£20,000
c. Total loss of hearing in both ears	£20,000	£15,000	£20,000
4. Loss of one or more limbs	£20,000	£15,000	£20,000
5. Loss of sight in one eye	£20,000	£15,000	£20,000
6. Total loss of hearing in one ear	£4,000	£3,000	£4,000
7. Amputation or total loss of use of:			
a. a foot below the ankle (talo fibular joint)	£10,000	£7,500	£10,000
b. a thumb	£4,000	£3,000	£4,000
c. a forefinger or big toe	£3,000	£2,250	£3,000
d. any other finger	£2,000	£1,500	£2,000
e. any other toe	£800	£600	£800
8. Total loss of use of			
a. the back or spine below the neck with no damage to the spinal cord	£8,000	£6,000	£8,000
b. the neck or cervical spine with no damage to the spinal cord	£6,000	£4,500	£6,000
c. the shoulder, elbow or wrist	£5,000	£3,750	£5,000
d. the hip, knee or ankle	£4,000	£3,000	£4,000
9. Hospital Confinement resulting from an Accident.	£15 per day	£15 per day	£15 per day
Benefit Period	365 days	365 days	365 days
	Aged 16 to 70 years and in full time gainful employment	aged 16 to 70 years and not in full time gainful employment	Aged over 70 years
10. Temporary Total Disablement	£125 per week	£20 per week	Not covered
Benefit Period	104 weeks	104 weeks	
Excess	£250	£40	

Section 2 – Illness

Benefit Description	Sum Insured per Policyholder		
	Aged 16 to 70 years and in full time gainful employment	Aged 16 to 70 years and not in full time gainful employment	Aged over 70 years
Temporary Total Disablement	£125 per week or weekly wage, whichever is the lesser	£20 per week	Not covered
Benefit Period	52 weeks	52 weeks	
Excess	£250	£40	

Section 3 – Medical, Travel and Dental Expenses

Benefit Description	Sum Insured per Policyholder		
	Aged 18 to 70 years	Aged under 18 years	Aged over 70 years
1. Medical and/or Travel Expenses incurred in respect of Bodily Injury sustained or Illness occurring outside the United Kingdom.	£25,000	£25,000	Not covered
Excess	£15	£15	
2. Medical Expenses incurred in respect of Bodily Injury sustained or Illness occurring within the United Kingdom.	£10,000	£10,000	Not covered
Excess	£15	£15	
3. Dental Expenses.	£5,000	£5,000	Not covered
Excess	£15	£15	
4. Loss of or damage to clothing as a consequence of a Policyholder's clothing being surgically removed or being blood stained beyond repair.	£100	£100	Not covered

Significant or Unusual Exclusions

Cover in respect of persons aged over 70 years is limited to:

- Section 1 – Personal Accident but excluding
- Benefit 2. Permanent Total Disablement
- Benefit 10. Temporary Total Disablement

Aggregate Limit of Liability:

Any One Event: £1,000,000

If the Aggregate amount of all Benefits payable under this Schedule exceeds the Any One Event Aggregate Limit of Liability the Benefit payable to each Beneficiary shall be proportionately reduced until the total of all Benefits does not exceed the Aggregate Limit of Liability.