



## General Policy Details:

<b>Policy Number:</b>	GB00071336SP18A		
<b>Wording:</b>	Protect & Assist		
<b>Broker:</b>	Romero Insurance		
<b>Insured:</b>	Clay Pigeon Shooting Association Limited		
<b>Business Description:</b>	National Governing Body for Clay Pigeon Shooting		
<b>Registered Address:</b>	Edmonton House, Bisley Camp, Brookwood, Woking GU24 0NP		
<b>Law &amp; Jurisdiction:</b>	England & Wales		
<b>Insurer:</b>	XL Insurance Company SE		
<b>Assistance Providers:</b>	Healix International (Medical) & Drum Cussac (Security)		
<b>Policy Period:</b>	<b>From:</b>	1 <sup>st</sup> September 2018	
	<b>To:</b>	31 <sup>st</sup> August 2019	Both days inclusive (GMT)
	<b>Renewal Date:</b>	1 <sup>st</sup> September	

## Policy Limits:

<b>Maximum Incident Limit</b>			
The liability of the <b>Insurer</b> under this Policy in respect of any one <b>Incident</b> shall not exceed the <b>Maximum Incident Limit</b> of £5,000,000 subject to the following inner limits (the lowest of which shall apply if both are triggered):			
<b>Aircraft Accumulation</b>	Multi Engined Aircraft	£	5,000,000
	Single Engined Aircraft	£	5,000,000
<b>Incident due to War whilst on an External Journey</b>		£	5,000,000

## Personal Accident Insurance – Insured Persons and Operative Time

<b>Personal Accident Category:</b>	PA - A
<b>Insured Persons Description:</b>	Any Individual member of the <b>Insured</b> under aged 14 years
<b>Personal Accident Operative Time:</b>	<p>Whilst the <b>Insured Person</b> is participating in the authorised activities of the <b>Insured</b> on a World wide basis including direct travel to and from the <b>Insured's</b> events in the <b>United Kingdom</b></p> <p>Whilst in the <b>United Kingdom</b> cover shall start from the time of leaving the <b>Insured Person's</b> home or usual place of business in the <b>United Kingdom</b>, whichever is the latter and continue until arrival back at the <b>Insured Person's</b> home or usual place of business in the <b>United Kingdom</b>, whichever is reached first.</p>

Personal Accident Benefits	Sum Insured	Max Individual Limit
1. <b>Death</b>	£5,000	£5,000
2. <b>Permanent Partial Disablement</b>	£15,000	£15,000
3. <b>Permanent Total Disablement</b>	£15,000	£15,000
4. <b>Temporary Total Disablement</b>	£Nil	£Nil
5. <b>Temporary Partial Disablement</b>	£Nil	£Nil
<b>Payment Period</b>	Not Applicable	
<b>Deferment Period</b>	Not Applicable	
Benefits 4 & 5 are payable per week and not necessarily consecutive		

# Schedule

Protect & Assist from XL Catlin

<b>Personal Accident Category:</b>	PA - B
<b>Insured Persons Description:</b>	Any Individual member of the <b>Insured</b> aged over 14 years
<b>Personal Accident Operative Time:</b>	<p>Whilst the <b>Insured Person</b> is participating in the authorised activities of the <b>Insured</b> on a World wide basis including direct travel to and from the <b>Insured's</b> events in the <b>United Kingdom</b></p> <p>Whilst in the <b>United Kingdom</b> cover shall start from the time of leaving the <b>Insured Person's</b> home or usual place of business in the <b>United Kingdom</b>, whichever is the latter and continue until arrival back at the <b>Insured Person's</b> home or usual place of business in the <b>United Kingdom</b>, whichever is reached first.</p>

<b>Personal Accident Benefits</b>	<b>Sum Insured</b>	<b>Max Individual Limit</b>
<b>1. Death</b>	£10,000	£10,000
<b>2. Permanent Partial Disablement</b>	£30,000	£30,000
<b>3. Permanent Total Disablement</b>	£30,000	£30,000
<b>4. Temporary Total Disablement</b>	1 x <b>Gross Weekly Wage</b>	£50
<b>5. Temporary Partial Disablement</b>	£Nil	£Nil
<b>Payment Period</b>	104 Weeks	
<b>Deferment Period</b>	£Nil	
Benefits 4 & 5 are payable per week and not necessarily consecutive		

# Schedule

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## Personal Accident Insurance – Additional Insured Persons and Operative Time

Category	Description	Operative Time
PA - 1	Any <b>Spouse, Child</b> or a member of domestic staff of a Director whilst accompanying, travelling independently to join or returning from an Insured Journey	<b>External Journey and Internal Journey and Holiday Travel</b>
PA - 2	Any <b>Spouse or Child</b> of an <b>Employee</b> whilst accompanying, travelling independently to join or returning from an Insured Journey	<b>External Journey and Internal Journey</b>
PA - 3	Any <b>Visitor</b> to the <b>Insured's premises</b>	Whilst on the premises of the <b>Insured</b> only excluding commuting
PA - 4	Any Person a) undertaking work experience or voluntary work for the Insured b) travelling on behalf of and at the expense of the <b>Insured</b> c) travelling as a direct result of a claim under the Emergency Travel Expenses section of this Policy	<b>External Journey and Internal Journey</b>
PA - 5	Any <b>Guest</b> of the Insured	Whilst attending a <b>Corporate Event</b>

## Personal Accident Insurance – Benefits and Sums Insured

Personal Accident Benefits	Category of Insured Persons				
	PA - 1	PA - 2	PA - 3	PA - 4	PA - 5
	Sum Insured				
<b>1. Death</b>	£25,000	£25,000	£25,000	£25,000	£25,000
<b>2. Permanent Partial Disablement</b>	£25,000	£25,000	£25,000	£25,000	£25,000
<b>3. Permanent Total Disablement</b>	£25,000	£25,000	£25,000	£25,000	£25,000
<b>4. Temporary Total Disablement</b>	£Nil	£Nil	£Nil	£Nil	£Nil
<b>5. Temporary Partial Disablement</b>	£Nil	£Nil	£Nil	£Nil	£Nil
<b>Payment Period</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Deferment Period</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Benefits 4 & 5 are payable per week and not necessarily consecutive

## Personal Accident Insurance – Additional Benefits to Death

Additional Benefit attaching to Benefit 1. <b>Death</b>	Limit of Indemnity or <b>Sum Insured</b> any one <b>Insured Person</b>
<b>Accident Medical Expenses</b>	up to a maximum of £25,000
<b>Bereavement Counselling</b>	up to a maximum of £5,000
<b>Catastrophe</b>	an additional 25% of the total <b>Sum Insured</b> payable relative to five or more Directors or Employees
<b>Corporate Reputation Protection</b>	Up to £25,000 per <b>Insured Person</b> subject to an Annual Aggregate any one Period of Insurance of £250,000
<b>Dependents Benefit</b>	an additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
<b>Executor Expenses</b>	up to a maximum of £2,000
<b>Funeral Expenses</b>	up to a maximum of £10,000
<b>Independent Financial Advice</b>	up to a maximum of £2,000
<b>Recruitment Costs</b>	up to a maximum of £10,000
<b>Spouse Retraining</b>	up to a maximum of £25,000
<b>Temporary Personnel Replacement</b>	up to a maximum of £2,500

## Personal Accident Insurance – Additional Benefits not attaching to Death or Disablement as defined

Additional Benefit	Limit of Indemnity or <b>Sum Insured</b> any one <b>Insured Person</b>
<b>Post-Traumatic Stress Disorder – Witnessing Terrorism</b>	£350 per week for a benefit period of 13 weeks.

## Personal Accident Insurance – Additional Benefits to Disablement

Additional <b>Benefit</b> attaching to Benefits 2, 3 and 4	Limit of Indemnity or <b>Sum Insured</b> any one <b>Insured Person</b>			
<b>Accident Medical Expenses</b>	up to a maximum of £25,000			
<b>Burns to body surface area</b>	26% or more	£10,000		
	Between 18 – 25%	£5,000		
	Between 9 – 17%	£1,500		
<b>Chauffeur Expenses</b>	up to a maximum of £10,000			
<b>Childcare Expenses</b>	up to a maximum of £5,000			
<b>Coma</b>	£50 per full 24 hours up to a maximum of 104 weeks while they remain in a continuous unconscious state			
<b>Corporate Reputation Protection</b>	up to £25,000 per <b>Insured Person</b> subject to an Annual Aggregate any one <b>Period of Insurance</b> of £250,000			
<b>Cosmetic Surgery</b>	up to a maximum of £7,500			
<b>Counselling</b>	up to £500 per week subject to a maximum £5,000			
<b>Damage to Clothing and Baggage</b>	up to a maximum of £1,000			
<b>Dental and Optical Expenses</b>	up to a maximum of £2,500			
<b>Domestic Assistance</b>	up to a maximum of £10,000			
<b>Facial Disfigurement</b>	2.5 to 5 centimetres in length or square area	£1,500		
	Over 5 centimetres in length or square area	£2,500		
	up to a maximum of £10,000 for all scarring of the <b>Face</b> other than <b>Full Thickness Burns</b>			
<b>Home Vehicle and Workplace Adaptation</b>	up to a maximum of £50,000			
<b>Hospitalisation</b>	£50 per full 24 hours up to a maximum of £36,400			
<b>Hospital Out Patient Travel Expenses</b>	up to a maximum of £1,500 incurred within 104 weeks from the date <b>Bodily Injury</b> from an <b>Accident</b> is sustained			
<b>Hospital In Patient Visiting Expenses</b>	up to £100 per full 24 hours up to a maximum of £5,000			
<b>Independent Financial Advice</b>	up to a maximum of £2,000			
<b>Paralysis</b>	<b>Quadriplegia</b>	<b>Triplegia</b>	<b>Paraplegia</b>	<b>Hemiplegia</b>
	£125,000	£75,000	£50,000	£25,000
<b>Physiotherapy</b>	up to a maximum of £500			
<b>Prosthesis</b>	up to a maximum of £10,000			
<b>Recruitment Expenses</b>	up to a maximum of £10,000			
<b>Relocation Expenses</b>	up to a maximum of £25,000			
<b>Retraining</b>	up to a maximum of £25,000			
<b>Return Home Expenses</b>	up to a maximum of £2,000			
<b>State Benefit Advice</b>	up to a maximum of £2,000			
<b>Temporary Replacement</b>	up to £500 per week up to a maximum of £10,000			

***MAKE YOUR WORLD GO***

Registered office: 20 Gracechurch Street, London, EC3V 0BG

Registered in England - Company No. SE000080

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