



Group Policy Schedule

Personal Accident Insurance

Policy Number:	UKBOPC94154
The Group Policyholder:	British Film Designers Guild
Address:	Pinewood Studios, Pinewood Road, Iver Heath, SL0 0NH
Renewal Date:	31/12/2018
Period of Insurance:	a) i) From: 31/12/2017 (the Start Date) ii) To: 30/12/2018 (both dates inclusive) b) Any subsequent period for which We shall agree to accept a renewal premium
Period of Cover:	Cover in respect of each Insured Person will commence on the Start Date or on the first day of the month after the date on which the Insured Person has requested cover and the Group Policyholder has agreed to pay premium, if after the Start Date.
Premium (inclusive of Insurance Premium Tax at the applicable rate):	Premiums are calculated in accordance with rates agreed between Us and the Group Policyholder as specified in the Group Policy Schedule.
Declarations:	The Group Policyholder must forward monthly Declarations to Us confirming: a) the number of Insured Persons who have requested cover; and b) whether their Partner and/or Children (if any) are to be included; and c) the monthly Premium due to Chubb for each Insured Person. Declarations and the total premium due to Us must be sent to Us by the Group Policyholder prior to the end of the following month.
Applicable Policy Wording:	British Film Designers Guild Personal Accident Policy
Date of issue:	09/01/2018

Insured Persons

Category A:

Any member aged less than 80 years (the maximum age limit) of the Group Policyholder who has chosen to be included in this Policy and for whom the Group Policyholder has paid the appropriate premiums. Members aged 75 – 80 only receive benefits under section one – Serious Injury and at 25% of the stated benefit amounts

Effective Time:

24/7, anywhere in the world.

Annual Premiums inclusive of Insurance Premium Tax @ the applicable rate

£11,272.50 (inc IPT) - based on 250 members @ £45.09 per member per annum

Insured/ Not Insured	Benefit Description Personal Accident Insurance	Benefit Amount
		Category A
Insured	A. Accidental death	£100,000
	B. Permanent Total Disablement	£100,000
	C. Permanent Partial Disablement	up to £100,000
	D. Quadriplegia	£100,000
	E. Paraplegia	£50,000
	F. Hemiplegia	£50,000

SECTION 2.
Disfigurement or scarring of the Face or Body from Burns

Insured	A. Face	
	i Minimum Benefit at least one square centimetre or two centimetres in length	£1,000
	ii Maximum Benefit whole area of the Face	£20,000
	B. Body	
	4.5% or more of the Total Body Surface Area	£6,000
	9% or more of the Total Body Surface Area	£12,000
	18% or more of the Total Body Surface Area	£16,000
27% or more of the Total Body Surface Area	£20,000	
	Maximum Amount Payable for all Disfigurement or Scarring of the Body and the Face due to one Accident	£20,000
Only one Benefit Amount may be paid for all Disfigurement or scarring of the Body and the Face from Burns. The Benefit Amounts are not cumulative.		

Section 3.

Insured	Dental Injury	up to £1,000
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Section 4.

Insured	Broken Bones	
	Grade I	£100
	Grade II	£250
	Grade III	£500

Section 5.

Insured	Dislocation	£250
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Section 6.

Insured	Physiotherapy Following Broken Bones or Dislocation	up to £35 per session Maximum 10 sessions
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Section 7.

Insured	Hospital Stay	£50 per each overnight stay in hospital, up to a maximum of £1,000 Only one Benefit Amount may be paid for all Hospital Stays resulting from any one Accident. The Benefit Amounts are not cumulative.
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Section 8.

	Recovery	
Insured	A. Recovery after 3 overnight stays in Hospital; or	£200
	B. Recovery after 7 overnight stays in Hospital	£500
		Only one Benefit Amount may be paid for Recovery resulting from any one Accident. The Benefit Amounts are not cumulative.

Section 9.

	Coma	
Insured	• Benefit Amount	£75 per day
	• Benefit Period	365 days
	• Waiting Period	4 days

Section 10.

Insured	Rehabilitation and Retraining benefit	up to £10,000
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Section 11.

Insured	Urgent expenses following death	up to £5,000
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Section 12.

	Temporary Disablement	
	Temporary Total Disablement:	
Not insured	• Benefit Amount	NOT APPLICABLE
	• Benefit Period	NOT APPLICABLE
	• Waiting Period	NOT APPLICABLE
	Temporary Partial Disablement:	
	• Benefit Amount	NOT APPLICABLE
	• Benefit Period	NOT APPLICABLE
	• Waiting Period	NOT APPLICABLE

Section 13.

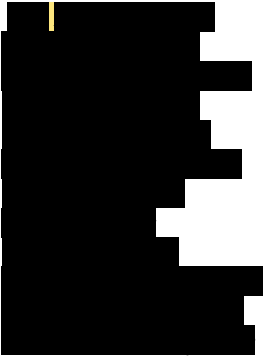
	Accident Medical Expenses	
Insured	In respect of valid claims under Section 1 Injury	25% of the Injury claim amount
		Maximum Benefit Amount payable - £20,000

Policy Endorsements

Any amendments to the Policy wording are shown below. Endorsements should be read in conjunction with the full Policy wording.

Partner Cover Endorsement

Cover is extended to include the following partners of current members: **NB the actual names have been blanked out for privacy reasons but the BFDG office has a current list**



For those named above the operative time is extended to 24 hours a day, 7 days a week.

Where a Permanent Total Disablement claim is notified, assessment will take place against the following criteria:

A form of **Permanent Disability** calculated on a medical assessment by **Us** or an independent medical expert appointed by **Us**, which results in **Your** inability to perform, without assistance from another person, at least 2 of the following activities of daily living:

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on level ground

No assessment against usual occupation will be made.

Cover is not extended to partners of members, other than those listed above.

Cover will cease when:

- The listed partner terminates their cover,
- When no premium is paid,
- When they reach the maximum age as detailed within the policy,
- When cover for their partner is no longer applicable.

Chubb. Insured.SM

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