## **Schedule of Benefits**

Section A – Injury	
Category	Injury - A
Insured Persons	All Guild Members aged 16-80
Effective Time	Whilst engaged in Occupation including Commuting
Death	GBP 30,000
Permanent Total Disablement (Usual Occupation)	GBP 30,000
Permanent Disabling Injuries (Full scale of injuries)	GBP 30,000
Temporary Total Disablement	GBP 300
Temporary Partial Disablement	GBP 150
Benefit Period (Weeks)	104
Deferment Period (Weeks)	0
Category	Injury - B
Insured Persons	Members aged under 16
Effective Time	Whilst engaged in Occupation including Commuting
Death	GBP 10,000
Permanent Total Disablement (Usual Occupation)	GBP 30,000
Permanent Disabling Injuries (Full scale of injuries)	GBP 30,000
Temporary Total Disablement	Not Insured
Temporary Partial Disablement	Not Insured
Benefit Period (Weeks)	Not Insured
Deferment Period (Weeks)	Not Insured
Category	Injury - C
Insured Persons	Members over 80
Effective Time	Whilst engaged in Occupation including Commuting
Death	GBP 30,000

Permanent Total Disablement (Usual Occupation)	Not Insured			
Permanent Disabling Injuries (Full scale of injuries)	Not Insured			
Temporary Total Disablement	Not Ins	ured		
Temporary Partial Disablement	Not Ins	ured		
Benefit Period (Weeks)	Not Ins	ured		
Deferment Period (Weeks)	Not Ins	ured		
Section A – Injury – Limits A				
	1.	All benefits payable under Sections A1, A2 and A3	GBP 2,500,000	
Maximum Limits per	2.	For Death, Permanent Total Disablement or Permanent Disabling Injuries benefits payable under Section A1	GBP 30,000	
Insured Person	3.	For Death, or Permanent Disabling Injuries (items 1 or 2 of the scale of Injuries only) for Insured Persons aged 75 or over	GBP 150,000	
	4.	The Death benefit for a Child	GBP 30,000	
	*Inner l Wordin	imits apply to certain injury benefits – refer to	Section A of the Policy	
Maximum weekly benefit for each Insured Person			GBP 300.00	
	1.	Per Event Overall	GBP 30,000,000.00	
Aggregate Limits	2.	Per Event for Insured Persons travelling in any multi-engine aircraft	GBP 30,000,000.00	
	3.	Per Event for Insured Persons travelling in any aerial device other than a multi-engine aircraft	GBP 2,500,000.00	
Section A – Injury – Limits B				
	1.	All benefits payable under Sections A1, A2 and A3	GBP 2,500,000	
Maximum Limits per Insured Person	2.	For Death, Permanent Total Disablement or Permanent Disabling Injuries benefits payable under Section A1	GBP 30,000	
	3.	For Death, or Permanent Disabling Injuries (items 1 or 2 of the scale of Injuries only) for Insured Persons aged 75 or over	GBP 150,000	
	4.	The Death benefit for a Child	GBP 30,000	
	*Inner limits apply to certain injury benefits – refer to Section A of the Policy Wording			
Maximum weekly benefit for each Insured Person			GBP 300.00	
Aggregata Limita	1.	Per Event Overall	GBP 30,000,000.00	
Aggregate Limits	2.	Per Event for Insured Persons travelling in	GBP 30,000,000.00	

		any multi-engine aircraft	
	3.	Per Event for Insured Persons travelling in any aerial device other than a multi-engine aircraft	GBP 2,500,000.00
Section A – Injury – Limits C			
	1.	All benefits payable under Sections A1, A2 and A3	GBP 2,500,000
Maximum Limits per Insured Person	2.	For Death, Permanent Total Disablement or Permanent Disabling Injuries benefits payable under Section A1	GBP 30,000
	3.	For Death, or Permanent Disabling Injuries (items 1 or 2 of the scale of Injuries only) for Insured Persons aged 75 or over	GBP 150,000
	4.	The Death benefit for a Child	GBP 30,000
	*Inner limits apply to certain injury benefits – refer to Section A of the Polic Wording		
Maximum weekly benefit for each Insured Person			GBP 300.00
	1.	Per Event Overall	GBP 30,000,000.00
Aggregate Limits	2.	Per Event for Insured Persons travelling in any multi-engine aircraft	GBP 30,000,000.00
	3.	Per Event for Insured Persons travelling in any aerial device other than a multi-engine aircraft	GBP 2,500,000.00

Citegory       Tavel Persona       All Permanent Employees of the Policyholder         Journey Definition       Any frip in connection with the Business including days added by the Insured Person for personal reasons         Application of State Country of Domicile (loss) in Confinement outside Country of Coun	Section B – Travel			
Nomine Definition   Any trip in connection with the Business including days added by the Insured Person for personal reasons	Category	Travel - A		
Residual Note   Residual Not	<b>Insured Persons</b>	All Permanent Employees of the Policyholder		
Hospital Confinement outside Country of Domicile (for each complete day up to a maximum of 365 days)  Supplementary Travel, Childcare & Accommodation Expenses Unlimited  Emergency Repatriation Expenses Unlimited  Dogoing treatment following repatriation  Personal Record Expenses  Business Equipment  Personal Belongings  Personal Belongings  Personal Belongings  Personal Belongings  Personal Belongings Delay  Personal Belongings Delay  Dose of Delay of Home Keys or Car Keys  Up to GBP 1,500  Travel Documents  Dravel Documents  Accordination of Minerary or Curtailment  Rearrangement  Rearrangement  Evacuation, Alteration of Hinerary or Curtailment  Delay (for each complete day up to a maximum of 100 days)  Personal Belongings  Personal Belongings  Basiness Equipment and the service of the ser	Journey Definition			
for each complete day up to a maximum of 365 days)   GBP 100 per day		Medical Expenses outside Country of Domicile	Unlimited	
B1. Medical and other Expenses         Emergency Repatriation Expenses         Unlimited           Ongoing treatment following repatriation         up to GBP 50,000           Search and Rescue Expenses         up to GBP 50,000           Repatriation of Mortal Remains         up to GBP 50,000           B2. Business         Personal Belongings         up to GBP 10,000           B2. Business Equipment         up to GBP 15,000           Equipment & Personal Belongings         up to GBP 15,000           Personal Belongings Delay         up to GBP 2,500           Loss of Delay of Home Keys or Car Keys         up to GBP 10,000           Money         up to GBP 10,000           B3. Money         financial Card Misuse         up to GBP 10,000           Travel Documents         up to GBP 10,000           Alteration of Itinerary or Curtailment         up to GBP 10,000           Rearrangement         up to GBP 10,000           Replacement         up to GBP 10,000           Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 250,000           Regregate Limit         GBP 250,000           B5. Serious (GBP 250,000)         up to GBP 50,000           B6. Serious (GBP 250,000)         up to GBP 50,000           B7. Serious (GBP 250,000)         up to GBP 250,000           <			GBP 100 per day	
other Expenses         Emergency Repatriation Expenses         Unlimited           Possing treatment following repatriation         up to GBP 50,000           Rearch and Rescue Expenses         up to GBP 50,000           Repatration of Mortal Remains         up to GBP 50,000           B2. Rusiness         desiness Equipment         up to GBP 10,000           Equipment & Personal Belongings         personal Belongings Delay         up to GBP 1,500           Equipment & Personal Belongings Delay         up to GBP 10,000           Dess of Delay of Home Keys or Car Keys         up to GBP 10,000           B3. Money         promose         up to GBP 10,000           B4. Disruption         financial Card Misuse         up to GBP 10,000           B4. Disruption         quere Decuments         up to GBP 10,000           B4. Disruption         Alteration of Itinerary or Curtailment         up to GBP 10,000           B4. Disruption         Replacement         up to GBP 10,000           B6B 1,000         generate Complete hour after the first 4 hours up to a maximum of GBP 10,000           B6B 1,000         generate Complete hour after the first 4 hours up to a maximum of GBP 250,000           B6B 250,000         generatement         up to GBP 50,000           B7. Secrious of Complete day up to a maximum of 100 days)         up to GBP 50,000 <t< td=""><th>D. M. P. J I</th><td>Supplementary Travel, Childcare &amp; Accommodation Expenses</td><td>Unlimited</td></t<>	D. M. P. J I	Supplementary Travel, Childcare & Accommodation Expenses	Unlimited	
Search and Rescue Expenses   up to GBP 50,000		Emergency Repatriation Expenses	Unlimited	
Repatriation of Mortal Remains   up to GBP 50,000		Ongoing treatment following repatriation	up to GBP 50,000	
B2. Business Equipment & Personal Belongings Personal Belongings Personal Belongings Personal Belongings Personal Belongings Personal Belongings Delay  Loss of Delay of Home Keys or Car Keys  Money  Money  Money  Pinancial Card Misuse  Travel Documents  Cancellation  Alteration of Itinerary or Curtailment  Rearrangement  Replacement  Pravel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 2,5000  Aggregate Limit  Rearrangement  Rearrangement  Personal Belongings Delay  Up to GBP 2,5000  GBP 2,5000  GBP 2,5000  GBP 2,5000  GBP 2,5000  GBP 2,5000  GBP 2,50,000		Search and Rescue Expenses	up to GBP 50,000	
Personal Belongings   Personal Belongings   Personal Belongings Delay   Personal Belonging Delay   Personal Belonconal Belon		Repatriation of Mortal Remains	up to GBP 50,000	
Personal Belongings Personal Belongings Delay  Loss of Delay of Home Keys or Car Keys  Money  Money  Pinancial Card Misuse  Travel Documents  Cancellation  Alteration of Itinerary or Curtailment  Replacement  Travel Delay (for each complete hour after the first 4 hours up to GBP 2,50,000  Ragregate Limit  Aggregate Limit  Rearrangement  Personal Belongings Delay  Personal Belongings Delay  Up to GBP 2,500  Up to GBP 10,000  Replacement  Up to GBP 10,000  Replacement  Up to GBP 10,000  Replacement  Up to GBP 10,000  Regregate Limit  GBP 250,000  Rearrangement  Replacement  Up to GBP 50,000  Replacement  Replacement  Replacement  Replacement  Replacement, or Business Disruption following Hijack or Kidnap		Business Equipment	up to GBP 10,000	
Pérsonal Belongings       Personal Belongings Delay       up to GBP 2,500         B3. Money       up to GBP 1,500         B3. Money       up to GBP 10,000         Tavel Documents       up to GBP 10,000         A Literation of Itinerary or Curtailment       up to GBP 10,000         B4. Disruption       dateration of Itinerary or Curtailment       up to GBP 10,000         B4. Disruption       Replacement       up to GBP 10,000         B6. Explacement       up to GBP 10,000         A Literation of Itinerary or Curtailment       up to GBP 10,000         B6. Explacement       GBP 250,000         B6. Evacuation, Alteration of Itinerary or Curtailment       up to GBP 50,000         B6. Evacuation, Alteration of Itinerary or Curtailment       up to GBP 50,000         B0. Serious Bisruption (for each complete day up to a maximum of 100 days)       up to GBP 50,000         B0. Serious Bisruption (for each complete day up to a maximum of 100 days)       up to GBP 250,000         B0. Serious Specialist Costs       up to GBP 50,000         B0. Serious Specialist Costs       up to GBP 250,000         B0. Serious Specialist Costs		Personal Belongings	up to GBP 15,000	
Money   Up to GBP 10,000		Personal Belongings Delay	up to GBP 2,500	
Financial Card Misuse Travel Documents  Up to GBP 10,000  Travel Documents  Up to GBP 10,000  Alteration of Itinerary or Curtailment  Rearrangement  Replacement  Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 10,000  Aggregate Limit  GBP 250,000  Evacuation, Alteration of Itinerary or Curtailment  Replacement  Up to GBP 50,000  Rearrangement  Up to GBP 50,000  Rearrangement  Up to GBP 50,000  Rearrangement  Up to GBP 50,000  Replacement  Payment or Loss of Extortion or Ransom Monies  Disruption  (for each complete day up to a maximum of 100 days)  Fayment or Loss of Extortion or Ransom Monies  GBP 250,000  Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies  GBP 250,000  GBP 250,000		Loss of Delay of Home Keys or Car Keys	up to GBP 1,500	
Travel Documents up to GBP 2,500  Alteration of Itinerary or Curtailment up to GBP 10,000  Rearrangement up to GBP 10,000  Replacement up to GBP 10,000  Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 10,000  Aggregate Limit GBP 250,000  Rearrangement up to GBP 50,000  Replacement up to GBP 50,000  Replacement up to GBP 50,000  Aggregate Limits up to a maximum of 100 days)  Aggregate Limits up to GBP 50,000  Replacement up to GBP 50,000  Replacement or Loss of Extortion or Ransom Monies up to GBP 250,000  Aggregate Limits:  1. Evacuation, Alteration of Itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  GBP 250,000  GBP 250,000		Money	up to GBP 10,000	
Cancellation   up to GBP 10,000	B3. Money	Financial Card Misuse	up to GBP 10,000	
Alteration of Itinerary or Curtailment up to GBP 10,000 Rearrangement up to GBP 10,000 Replacement up to GBP 10,000 Replacement up to GBP 10,000 Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 1,000) Aggregate Limit GBP 250,000  Rearrangement up to GBP 50,000 Rearrangement up to GBP 50,000 Replacement up to GBP 50,000 Security Specialist Costs up to GBP 250,000 Aggregate Limits: Levacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap Security Specialist Costs GBP 250,000 Replacement, or Business Disruption following Hijack or Kidnap GBP 250,000		Travel Documents	up to GBP 2,500	
Rearrangement up to GBP 10,000 Replacement up to GBP 10,000 Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 1,000) Aggregate Limit GBP 250,000  Rearrangement up to GBP 50,000 Rearrangement up to GBP 50,000 Replacement up to GBP 50,000 Aggregate Limits: Disruption (for each complete day up to a maximum of 100 days) up to GBP 50,000 Aggregate Limits: Disruption (For each complete day up to a maximum of 100 days) (GBP 250,000) Aggregate Limits: Disruption (For each complete day up to GBP 250,000) Aggregate Limits: Disruption (For each complete day up to GBP 250,000) Aggregate Limits: Disruption (GBP 250,000) Aggregate Limits: Disruption (GBP 250,000) Aggregate Limits: Disruption (GBP 250,000)		Cancellation	up to GBP 10,000	
Replacement up to GBP 10,000  Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 10,000)  Aggregate Limit GBP 250,000  Evacuation, Alteration of Itinerary or Curtailment up to GBP 50,000  Rearrangement up to GBP 50,000  Replacement up to GBP 50,000  Business Disruption (for each complete day up to a maximum of 100 days) up to GBP 500 per day  Payment or Loss of Extortion or Ransom Monies up to GBP 250,000  Security Specialist Costs up to GBP 50,000  Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies GBP 250,000		Alteration of Itinerary or Curtailment	up to GBP 10,000	
Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 1,000)  Aggregate Limit GBP 250,000  Evacuation, Alteration of Itinerary or Curtailment up to GBP 50,000  Rearrangement up to GBP 50,000  Replacement up to GBP 50,000  Business Disruption (for each complete day up to a maximum of 100 days) up to GBP 500 per day (for each complete day up to a maximum of 100 days)  Payment or Loss of Extortion or Ransom Monies up to GBP 250,000  Security Specialist Costs up to GBP 50,000  Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies GBP 250,000		Rearrangement	up to GBP 10,000	
Aggregate Limit  Evacuation, Alteration of Itinerary or Curtailment  Basiness Disruption (for each complete day up to a maximum of 100 days)  Payment or Loss of Extortion or Ransom Monies  Basiness Disruption (for each complete day up to a maximum of 100 days)  Payment or Loss of Extortion or Ransom Monies  Basiness Disruption (for each complete day up to a maximum of 100 days)  Payment or Loss of Extortion or Ransom Monies  Basiness Disruption (for each complete day up to a maximum of 100 days)  Payment or Loss of Extortion or Ransom Monies  Basiness Disruption (for each complete day up to a maximum of 100 days)  Payment or Loss of Extortion or Ransom Monies  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Up to GBP 250,000  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Up to GBP 250,000  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Up to GBP 250,000  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basiness Disruption (for each complete day up to a maximum of 100 days)  Basine	B4. Disruption	Replacement	up to GBP 10,000	
Evacuation, Alteration of Itinerary or Curtailment up to GBP 50,000  Rearrangement up to GBP 50,000  Replacement up to GBP 50,000  Business Disruption (for each complete day up to a maximum of 100 days) up to GBP 500 per day  Payment or Loss of Extortion or Ransom Monies up to GBP 250,000  Security Specialist Costs up to GBP 50,000  Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies GBP 250,000		Travel Delay (for each complete hour after the first 4 hours up to a maximum of GBP 1,000)	GBP 75 per hour	
Rearrangement up to GBP 50,000  Replacement up to GBP 50,000  Business Disruption (for each complete day up to a maximum of 100 days) up to GBP 500 per day  Payment or Loss of Extortion or Ransom Monies up to GBP 250,000  Security Specialist Costs up to GBP 50,000  Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies GBP 250,000		Aggregate Limit	GBP 250,000	
Replacement up to GBP 50,000  Business Disruption (for each complete day up to a maximum of 100 days) up to GBP 500 per day  Payment or Loss of Extortion or Ransom Monies up to GBP 250,000  Security Specialist Costs up to GBP 50,000  Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies GBP 250,000		Evacuation, Alteration of Itinerary or Curtailment	up to GBP 50,000	
Business Disruption (for each complete day up to a maximum of 100 days) up to GBP 500 per day  Payment or Loss of Extortion or Ransom Monies up to GBP 250,000  Security Specialist Costs up to GBP 50,000  Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies GBP 250,000		Rearrangement	up to GBP 50,000	
Payment or Loss of Extortion or Ransom Monies up to GBP 250,000  Security Specialist Costs up to GBP 500 per day  Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies GBP 250,000		Replacement	up to GBP 50,000	
Security Specialist Costs up to GBP 50,000  Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies  GBP 250,000  GBP 250,000			up to GBP 500 per day	
Aggregate Limits:  1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies  GBP 250,000  GBP 250,000		Payment or Loss of Extortion or Ransom Monies	up to GBP 250,000	
1. Evacuation, Alteration of itinerary or Curtailment, Rearrangement, Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies  GBP 250,000  GBP 250,000		Security Specialist Costs	up to GBP 50,000	
Replacement, or Business Disruption following Hijack or Kidnap  2. Payment or Loss of Extortion or Ransom Monies  GBP 250,000  GBP 250,000		Aggregate Limits:		
			GBP 250,000	
3. Security Specialist Costs GBP 100,000		2. Payment or Loss of Extortion or Ransom Monies	GBP 250,000	
		3. Security Specialist Costs	GBP 100,000	

B6. Personal Liability	Personal Liability	up to GBP 5,000,000
B7. Legal Expenses	Legal Expenses	up to GBP 75,000
	Travel and Accommodation Expenses	up to GBP 1,000