

## Schedule of Benefits

### Section A – Injury

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

<b>Permanent Total Disablement (Usual Occupation)</b>	Not Insured
<b>Permanent Disabling Injuries (Full scale of injuries)</b>	Not Insured
<b>Temporary Total Disablement</b>	Not Insured
<b>Temporary Partial Disablement</b>	Not Insured
<b>Benefit Period (Weeks)</b>	Not Insured
<b>Deferment Period (Weeks)</b>	Not Insured

### Section A – Injury – Limits A

<b>Maximum Limits per Insured Person</b>	1. All benefits payable under Sections A1, A2 and A3	GBP 2,500,000
	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

<b>Maximum weekly benefit for each Insured Person</b>	GBP 300.00
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<b>Aggregate Limits</b>	1. Per Event Overall	GBP 30,000,000.00
	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

<b>Maximum Limits per Insured Person</b>	1. All benefits payable under Sections A1, A2 and A3	GBP 2,500,000
	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

<b>Maximum weekly benefit for each Insured Person</b>	GBP 300.00
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<b>Aggregate Limits</b>	1. Per Event Overall	GBP 30,000,000.00
	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
<b>Section A – Injury – Limits C</b>		
<b>Maximum Limits per Insured Person</b>	1. All benefits payable under Sections A1, A2 and A3	GBP 2,500,000
	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	
<b>Maximum weekly benefit for each Insured Person</b>		GBP 300.00
<b>Aggregate Limits</b>	1. Per Event Overall	GBP 30,000,000.00
	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 B – Travel

<b>Category</b>	Travel - A	
<b>Insured Persons</b>	All Permanent Employees of the Policyholder	
<b>Journey Definition</b>	Any trip in connection with the Business including days added by the Insured Person for personal reasons	
<b>B1. Medical and other Expenses</b>	Medical Expenses outside Country of Domicile	Unlimited
	Hospital Confinement outside Country of Domicile (for each complete day up to a maximum of 365 days)	GBP 100 per day
	Supplementary Travel, Childcare & Accommodation Expenses	Unlimited
	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
<b>B2. Business Equipment &amp; Personal Belongings</b>	Business Equipment	up to GBP 10,000
	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 1,500
<b>B3. Money</b>	Money	up to GBP 10,000
	Financial Card Misuse	up to GBP 10,000
	Travel Documents	up to GBP 2,500
<b>B4. Disruption</b>	Cancellation	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 1,000)	GBP 75 per hour
	Aggregate Limit	GBP 250,000
<b>B5. Serious Disruption</b>	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	GBP 250,000
	2. Payment or Loss of Extortion or Ransom Monies	GBP 250,000
	3. Security Specialist Costs	GBP 100,000

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

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