



INSURED: Communication Workers Union

INSURANCE Members Personal Accident

PERIOD 12 months as at 1st April, 2018

BUSINESS Trade Union

LOCATION 150 The Broadway, Wimbledon, London, SW19 1RX

COVER/INDEMNITY Personal Accident: Category A

Insured Persons:

Any member of the Insured who is now employed by a Telecommunications Industry but who presently are covered by an "Employee 24 hour Scheme"

Operative Time of Cover

Whilst an Insured Person is motorcycling for pleasure other than:

- a. Travelling between their place of residence and place of work, and
- b. Engaging in practising for speed and time trials, sprints or racing of any kind

Benefits:-

1.	Death	£27,000
2.	Loss of Limb (one or more &/or Loss of Sight (one or both)	£27,000
3a.	Total Loss of hearing (in both ears) &/or Total Loss of Speech	£27,000
3b.	Total Loss of Hearing in one Ear	£6,750
4.	Permanent Total Disablement	£27,000
5.	Permanent Partial Disablement	£27,000
6.	Paraplegia	£75,000
7.	Quadriplegia	£125,000
8.	Temporary Total Disablement	Not operative
9.	Temporary Partial Disablement	Not operative

COVER/INDEMNITY

Personal Accident: Category B

Insured Persons:

Any Member of the Insured who are now employed by Santander and the Postal and Technical Services Grades and also any other members who are not included within the main Personal Accident Benefit Scheme.

Operative Time of Cover:

24 Hours but excluding engaging in their employment as defined below:

- a) Assault whilst off duty in pursuance of theft of Santander or the Post Office
- b) During an overseas business trip
- c) Whilst attending training sessions on Santander or the Post Office business
- d) Travelling between their usual place of residence and place of work utilising transport other than motorcycles

Benefits:-

1.	Death	£27,000
2.	Loss of Limb(s) (one or more) &/or Loss of Sight in one or both eyes	£27,000
3a.	Total Loss of Hearing (in both ears) &/or Total Loss of Speech	£27,000
3b.	Total Loss of Hearing in one Ear	£6,750
4.	Permanent Total Disablement	£27,000
5.	Permanent Partial Disablement	£27,000
6.	Paraplegia	£75,000
7.	Quadriplegia	£125,000
8.	Temporary Total Disablement	Not operative
9.	Temporary Partial Disablement	Not operative

INSURED: Communication Workers Union

COVER/INDEMNITY

Personal Accident: Category C

Insured Persons:

Any Member of the Insured who resides in the UK and who are not included within Categories A and B.

Operative Time of Cover:

24 Hours

Benefits:

1.	Death	£27,000
2.	Loss of Limb(s) (one or more) and/or Loss of Sight in one or both eyes	£27,000
3a.	Total Loss of Hearing (in both ears) &/or Total Loss of Speech	£27,000
3b.	Total Loss of Hearing in one Ear	£6,750
4.	Permanent Total Disablement	£27,000
5.	Permanent Partial Disablement	£27,000
6.	Paraplegia	£75,000
7.	Quadriplegia	£125,000
8.	Temporary Total Disablement	Not operative
9.	Temporary Partial Disablement	Not operative

TERMS/CONDITIONS

1. **Maximum Policy Limits:**
Event Aggregate Limit - £25,000,000
Multi-engine Aircraft Limit - £5,000,000
Any other Aircraft or Airship - £2,000,000
2. **Limit per person:**
Under Benefits 1, 2 and 4 - £500,000
Under Benefit 3 - £500,000

POLICY NO

PA04281127

INSURER

Royal & Sun Alliance

PREMIUM

£44,816.35

(The premium shown includes Insurance Premium Tax @ 12%)