

## SLSA GB Personal Accident Insurance

**This is only a summary of the Policy held by the SLSA GB, through our insurance brokers Perkins Slade Ltd. The policy is underwritten by Royal & Sun Alliance.**

All individual members except those over 75 years of age whilst taking part in surf life saving. The insurance is for accidents (not illness or disease) leading to -

- Death £5,000
- Permanent and total disablement £10,000
- Permanent and total loss of use of Eye(s), Limb(s), or Hearing (both ears) £10,000.
- Hospitalisation £30 per day (Maximum £300 any one accident)
- Broken Bones; Arm £100 Leg £200 (Maximum £500 any one accident)
- Temporary Total Disablement from any occupation £50 per week (28 day deferment period, 52 weeks maximum)

### **Effective Time**

Whilst an Insured Person is participating in any activity of the SLSA GB anywhere in the world including direct travel to and from such activity within the UK.

### **Cover**

In the event of death and permanent total disablement

The benefits are payable if during the period of insurance the Insured Person suffers accidental bodily injury resulting directly and independently of any other cause within 2 years in death, loss or disablement.

### **Benefits**

A)	Death	£5,000
B)	Permanent Total Disablement from gainful employment of any and every kind	£10,000
C)	Loss of limb(s)	£10,000
D)	Loss of sight of eye(s)	£10,000
E)	Loss of Hearing in both Ears	£10,000
F)	Broken Bones (Arm/Leg)	£100/£200
G)	Hospitalisation	£30 per Day/£300 Max

Note: Benefits A) is reduced by 50% for persons aged over 70 years.  
Benefit G) is reduced by 50% for persons aged over 65 years.

### **Aggregate limit of liability**

Event for Insured Persons whilst travelling in any one aircraft	£500,000
per Event overall	£500,000

### **Principal exclusions**

Injury arising out of:

- illness, disease, HIV
- the taking of a drug which is not lawfully available
- flying other than as a passenger in an aircraft operating under its own power
- war and allied perils
- participating in sport as a professional (not applicable to full time paid coaches)

### **Be confident but always check out your activity**

*The SLSA GB Insurance Policies, do, as it is intended to do, cover the vast majority of surf life saving activity undertaken by affiliated Clubs and individually registered Members, including training, competition and patrolling. However, as with all insurance matters think about what you do and ensure that your liability for your insurance obligations to a third party are adequately covered and you have personal insurance appropriate to your needs.*