



ace europe

Personal Accident Policy Schedule	
Policy Number	UKBOPC67988
Intermediary Name	Perkin Slade Ltd
Intermediary Address	Tricorn House, 51-53 Hagley Road, Birmingham B16 8TP
Insured	Joint Aikikai Council
Address	c/o Milestone Cottage, Alcester Road, Portway, Birmingham, B48 7HT
Business Description	Organisation that represents, in the UK, all groups that are affiliated to the Insured and recognised and supported by the Aikikai Foundation Japan
Period of Insurance	From: 01/03/2015 To: 29/02/2016 (both dates inclusive)
Premium	Premium: £764.15 Taxes: £ 45.85 Total: £810.00 Renewal: to be calculated on updated information

Date of Issue: Friday, 24 April 2015

Andrew Kendrick
President
ACE European Group Limited

Schedule of Benefits

Category	Insured Persons	Effective Time Code/Definition
A	Individual Members and Instructors of the Joint Aikikai Council, as declared to ACE	Whilst participating in recognised coaching / training / instruction of Aikido activities of the Association / Affiliated Associations / Clubs or Dojo's. Includes Social activities organised by and for the Associations / Affiliated Associations or Dojo's

Benefit Description		Benefit Amount Scale of Benefits
Section 1 – Personal Injury Insurance		
1	Accidental Death	£30,000 (Adults) £2,000 (Juniors)
2	<p>Permanent Disability - Scale of Benefits</p> <p>A. Permanent Total Disablement (other than by Permanent Disability specified in B to J below)</p> <p>B. Total organic paralysis</p> <p>C. Total loss of intellectual capacity</p> <p>D. Loss of Sight in both eyes</p> <p>E. Loss of Limb</p> <p>F. Loss of Sight in one eye</p> <p>G. Total loss of hearing in both ears</p> <p>H. Total loss of speech</p> <p>I. Total Loss of or loss of use of:</p> <p style="margin-left: 20px;">i. a hip, knee, ankle or wrist</p> <p style="margin-left: 20px;">ii. a thumb</p> <p style="margin-left: 20px;">iii. a shoulder or elbow</p> <p style="margin-left: 20px;">iv. any finger or a big toe</p> <p>J. Total loss of hearing in one ear</p> <p>K. Benefit for any Permanent Disability not noted above will be calculated on a medical assessment by the ACE of the degree of disability relative to this scale without reference to the Insured Person's occupation Provided that:</p> <p style="margin-left: 20px;">a. The total benefit payable shall not exceed 100% of the amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident.</p> <p style="margin-left: 20px;">b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.</p>	<p>£50,000</p> <p>£50,000</p> <p>£50,000</p> <p>£50,000</p> <p>£50,000</p> <p>£25,000</p> <p>£25,000</p> <p>£25,000</p> <p>£20,000</p> <p>£12,500</p> <p>£10,000</p> <p>£ 5,000</p> <p>£ 5,000</p>