

Draft Policy Schedule

Policy No. RKL169929

Branch	Professional & Financial Risks 1st Floor Interchange Place 151-165 Edmund Street Birmingham B3 2TA	
Agency	Howden UK Group Ltd	
Insured	Joint Aikikai Council	
Business	Whilst participating in the martial arts of aikido including recognised training / practice and official social events at Joint Aikikai Council and non- Joint Aikikai Council member organisations world-wide whilst administering the sport of aikido in respect of t Joint Aikikai Council and affiliated associations/ clubs, and when requested, non- Joint Aikikai Council member organisation seminars as guest instructors world-wide	
Registered Address	Milestone Cottage Alcester Road Portway Birmingham B48 7HT	
Period of Insurance		
From	6 th March 2019	
To	29 th February 2020	both dates inclusive
Renewal Date	1 st March	
Premium	£ 843.28	
Insurance Premium Tax	£ 101.19	
Premium including Insurance Premium Tax	£ 944.47	
Renewal Premium	To be agreed	
Premium Basis	Annually reassessable	

Personal Accident Section

Category A

Insured Person: Any member or instructor of the Insured resident in Britain

Operative Time: whilst participating in the martial arts of aikido including recognised training practice and official social events whilst administering the sport of aikido in respect of the Insured and affiliated association or clubs and when authorised by the Insured non member organisation seminars as guest instructors worldwide

Benefits

1 Death	£30,000
2 Loss of two or more limbs or eyes or one of each	£50,000
3 Loss of one Limb or one eye	£50,000
Permanent and total Loss of speech	£50,000
Permanent and total loss of hearing i) In both ears ii) In one ears	£50,000 25% of above
4 Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£50,000
5 Temporary Total Disablement from the Insured Person's Regular Gainful Employment	Nil
6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	Nil

Personal Accident Special Extensions applying to Category A

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1- 5 of the Policy subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

Accident Medical Expenses	Up to £2,500 any one Insured Person
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1subject to a minimum £5,000
Funeral Expenses	Up to a maximum £5,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Paralysis A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£50,000 £25,000

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

- | | |
|--|-----------------|
| 1) Aircraft Accumulation | |
| a) Multi engined aircraft | £ 5,000,000 |
| b) Any other aircraft or airship | £ 1,000,000 |
| 2) War while on an External Journey | £ 1,000,000 |
| 3) Terrorism (other than Nuclear Chemical or Biological Cause) | £ 1,000,000 |
| 4) Limit per Person | as stated above |

Endorsements applicable to Category A

Endorsement A Continuity of Cover Extension

This extension is applicable for a period of 12 months from inception date of the policy

The cover afforded by this Extension shall:

- a) apply in respect of the Sections of Cover insured by this Policy
- b) apply with effect from inception of this Policy until the expiry date of this Policy and for the first immediate subsequent Period of Insurance for which the Insured pays and the Company accepts a renewal premium for this Policy issued under the Company's Group Personal Accident and Annual Business Travel Scheme wording arranged for Howden Clients.

Where operative under the Preceding Expiring Policy, if any of the Sections of Insurance included under (a) above would have provided the Insured with an indemnity in respect of any benefit or extension which would not otherwise have been covered under this Policy by virtue of its coverage limitations or exclusions then this Policy shall extend to indemnify the Insured in respect of such benefit or extension provided always that:

- i) the Company is permitted by law to do so;
- ii) the Sums Insured, Incident Limits, Limits Per Person and the Maximum Incident Limit shall be limited to those applicable under the Company's Policy Wording and Schedule, including any terms or definitions that apply;
- iii) the business insured by this Policy is materially the same as that insured under the Preceding Expiring Policy;
- iv) the Insured or the Insured's agent has provided the Company with a complete signed copy of the Preceding Expiring Policy prior to inception of this Policy.

In the event that the Preceding Expiring Policy is not received by the Company prior to inception of this Policy the cover provided by this Extension shall not apply until such time as the Preceding Expiring Policy is received and accepted by the Company.

v) this Extension shall not apply to any clause of similar intent to this Extension applicable to the Preceding Expiring Policy;

vi) The following services, cover and definitions are excluded from this extension to cover. The insurances named under items B, C, D and E below will be provided in accordance with the Company's Policy Wording

A) Help advice or other telephone services

vii) this Extension shall not apply to any of the following heads of cover under the Preceding Expiring Policy:

- B) Cover and services in respect of Crisis Containment Management or Medical Second Opinion Cover
- D) Legal Expenses Insurance
- D) Cover and services in respect of Personal Liability Insurance in respect of Bail Bond
- E) Definition of

- i) War
- ii) Terrorism
- iii) Nuclear Chemical or Biological Cause

Special Definition applying to this Endorsement

Preceding Expiring Policy means

The Insured's Personal Accident and/or Annual Business Travel policy which expired immediately prior to inception of the first Period of Insurance with the Company

Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy