

# Schedule for Your Group Personal Accident, Sickness and Business Travel Policy

Produced on 14 September 2017

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## Your Renewal Schedule

The premium to renew this policy should be paid by the Effective date or within 15 days thereafter. The Schedule forms part of Your policy and replaces the previous Schedule(s).

Please keep The Schedule safe with Your policy.

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## Policyholder Details

|                         |                                 |
|-------------------------|---------------------------------|
| <b>The Policyholder</b> | English Chess Federation        |
| <b>Contact address</b>  | Watch Oak<br>Battle<br>TN33 0YD |
| <b>The Business</b>     | Governing Body of Chess         |

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## Policy Details

|  |                   |
|--|-------------------|
| <b>Policy number</b>   | 100002427GPA      |
| <b>Effective date</b>  | 01 October 2017   |
| <b>Expiry date</b>   | 30 September 2018 |
| <b>Gross annual premium [excluding Insurance Premium Tax]</b>      | £1,651.81         |
| <b>Gross annual premium due inclusive of Insurance Premium Tax</b> | £1,850.02         |
| <b>Insurance Premium Tax</b>                                       | £198.21           |

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## Insurance Adviser Details

|                               |  |
|-------------------------------|--|
| <b>Your Insurance Adviser</b> | GREEN INSURANCE GROUP (B)<br>10 LONDON ROAD<br>BEXHILL ON SEA<br>EAST SUSSEX |
|-------------------------------|--|

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## Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

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## Summary of Cover

|                                  |                          |
|----------------------------------|--------------------------|
| <b>The Policyholder</b>          | English Chess Federation |
| <b>The Business</b>              | Governing Body of Chess  |
| <b>Cover:</b>                    |                          |
| β <b>Group Personal Accident</b> | Insured                  |
| β <b>Sickness</b>                | Not Insured              |
| β <b>Business Travel</b>         | Insured                  |

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## Contact Details for Claims and Assistance Services

### Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

### Claims Service

We have two claims services depending on the claim You wish to submit/enquire about:



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**Contact Details for Claims and Assistance Services** *(continued)*

For **Group Personal Accident claims** that fall under the following:-

- β Death and capital benefits
- β Temporary Total and Partial Disablement
- β Additional benefits under the Group Personal Accident section
- β Sickness

We have a dedicated, in-house claims service and they are available within business hours of 9am to 5pm, Monday to Friday.

To contact them via telephone: 08000 516 583

To contact them via email: [gpaclaims@aviva.com](mailto:gpaclaims@aviva.com)

To contact them via post:

Group Personal Accident and Sickness Claims

Aviva

Fourth Floor

The Observatory

Chapel Walks

Manchester

M2 1HL

Please have Your policy details ready to hand.

For all **Travel related claims**, including accidental bodily injury whilst abroad, please contact Our claims provider Cega on one of the following numbers:

- β For Emergency Medical Assistance whilst overseas, contact +44 1243 621 066
- β Non Emergency claims, contact +44 1243 621 416

To contact them via post:

Aviva Travel Claims

PO Box 432

Chichester

West Sussex

PO18 8WP

Please have Your policy details ready to hand.

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**Red 24 Global App**

Our global security partner, Red 24, has a handy worldwide security and travel app. Within the app, You will have access to vital country and city information, updated live within the application by Our analysts. You will also receive the latest news items from across the world delivered directly to mobile or tablet device. In addition, the application provides a way to remain connected and up to date with the latest travel and security-related developments from across the world. The content can be downloaded and accessed while the user is offline; proving really useful for You should You need to be able to access the content while on the move.

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**Legal and Tax Helpline - 0845 300 1899**

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and You pay for just the cost of the call.

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**Risk Solutions Helpline - 0845 366 6666**

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give You an immediate answer, We will deal with Your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

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**Concierge Service - +44 (0)1243 621556**

Our telephone concierge service will help You locate services local to where You are staying or working, to enable You to plan ahead for travelling, dining and shopping. You can call Us on this number any time day or night.

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**Emergency Cash Advance - +44 (0)1243 621556**

We can arrange for an emergency cash advance to be made to an Insured Person in replacement of any cash which has been lost or stolen overseas. Any emergency funds provided will be deducted from any subsequent claim or must be refunded to Us.

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**Counselling Service Helpline - 0117 934 0105**

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

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**Contact Details for Claims and Assistance Services (continued)**
**Website - [www.cutredtape.co.uk](http://www.cutredtape.co.uk)**

This is Aviva's free website offering many tools and resources to help You manage Your business effectively. You'll get access to

- β over 700 legal and business guides across HR, sales and marketing, finance, technology, law, and risk management;
- β easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters;
- β discounts on legal services;
- β email alerts on changes in law, legislation and regulation.

To register, please visit [www.cutredtape.co.uk](http://www.cutredtape.co.uk) and use the voucher code CRTAVIVA for exclusive discounts on a range of legal documents and services.

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**Our Security Consultants - +44 207 741 2074**

You must contact Our Security Consultants immediately in the event of any circumstances that could give rise to a claim under the Hijack and Kidnap and Ransom section or any incident, event or circumstance that might give rise to a claim under either the Evacuation cover or where You believe You or an Insured Person is in a life threatening situation. You can call this number any time, day or night. Our Security Consultants will immediately assess the situation and make intelligence based decisions for You including the decision to deploy on the ground consultants.

A life threatening situation is a situation recognised by Our security consultants including, but not limited to, serious crimes such as kidnap or unlawful detention. Evacuation cover is provided for the necessary emergency evacuation of an Insured Person from: a country or region in which they are travelling excluding their country of residence following recommendations or instructions from the British Government, or the government of the Insured Persons' Country of Residence (if different), any legally empowered regulatory government or local authority in the country or region in which the Insured Person is travelling, or Our security consultants providing the necessary and reasonable additional travel and accommodation expenses incurred.

In addition, Our Red24 security consultants offer a range of additional pre- and in- trip services covering a variety of security and safety fields. They provide advice, support and response in everything from travel and home security to kidnap negotiations. Their Aviva on-line services are set out below and can be accessed by the web address [www.red24.com/affiliate/aviva](http://www.red24.com/affiliate/aviva) and entering Your membership number and password. If You are a new user You can register by entering Your policy number, and then Your details in the following page. You then have access to the on-line services listed below:

**Website - Pre-, in- and post-trip travel advice and information:**

- β Country Intelligence - over 230 countries plus more than 180 city and regional guides detailing crime, security issues, travel logistics, cultural factors and much more.
- β Security advice - Basic training and advice in handling Crime, Terror and Civil Threats, Natural Hazards, Travel, Home and Family and Electronic Crime.
- β Travel Health - Comprehensive library on various diseases, ailments, health issues and advice.
- β World Risk matrix - Summary of all global risk detailed by each country and graded on crime, terrorism, conflict, political kidnap and infrastructure according to Red24's intelligence and security analysts.
- β **Red24 Global app** - Daily News, Country Intelligence, Security advice all at Your fingertips to stay updated on the go, anywhere in the world.
- β **Daily News** - A round up of all major security and travel-related incidents worldwide, delivered each weekday as an email publication before 10am GMT.
- β **Travel Alerts** - Alert service platform provides SMS notifications of any significant safety-, security- or travel-related development worldwide or specific to Your countries of pre-, in- and post-trip.
- β **Travel security reports** - Red24's team of security and intelligence analysts and crisis support specialists can provide personalised travel safety reports on demand. These range from brief assessments of the security issues in a specific city or region, to more in-depth detailed country assessments.

Should you require any further information, assistance, additional products and services please do not hesitate to contact Us on +44 207 741 2074, visit [www.red24.com](http://www.red24.com) or email [enquiries@red24.com](mailto:enquiries@red24.com)

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**Emergency Medical Assistance Service - +44 1243 621066**

Our service will provide advice on, and where appropriate, arrange all medical treatment, travel and accommodation covered under Medical and Emergency Travel Expenses.

In the event of a medical emergency overseas please call +44 1243 621066.

For full details of the cover provided under the service, please refer to the Business Travel Section in this policy.

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## Contact Details for Claims and Assistance Services *(continued)*

### Other Emergency Services Provided Whilst Travelling

- β A phone home service if there is an emergency.
- β A translation and interpretation service if You need it.
- β On stolen or lost passports, driving licences, air tickets or other travel documents.
- β On how to trace luggage with an airline operator if it is delayed or lost.
- β On contacting local Embassies or Consulates.
- β Information on languages and time zones.
- β On transfer of money to You if required.
- β On cancellation of credit cards if lost or stolen with the ability to report loss to the card provider.
- β To relatives or friends or employees if You are hospitalised.

Note: There may be charges for some services and You will have to pay these together with travel costs resulting from the advice You are given.

### Advice Before You Travel - +44 (0)1243 621556

Our Travel Assistance Helpline can be contacted any time day or night and will provide advice and information on:

- β Visa and entry permits You may need.
- β Necessary vaccination and inoculation requirements and where they can be arranged.
- β What You should take with You in relation to first aid and health.
- β Currencies, travellers cheques and current exchange rates.
- β Languages, time zones and details of countries You will be visiting.

In addition, there is a wealth of information available on the Foreign & Commonwealth Office website which provides lots of advice for travelling including briefings for each country. This can be found at the following website address [www.fco.gov.uk](http://www.fco.gov.uk)

## Group Personal Accident

### Category - A

|   |  |
|---|--|
| <b>Insured Persons:</b>   | Any English Chess Federation Member including Affiliated Members |
| <b>Operative Time of Cover:</b>   | Whilst on an Insured Journey                                     |
| <b>Accidental bodily injury resulting in:</b>                           |  |
| Death   | £25,000  |
| Permanent Total Disablement   | £25,000  |
| Permanent Partial Disablement (Continental Scale)                       | Insured  |
| Loss of Sight   | £25,000  |
| Loss of Limb  | £25,000  |
| Loss of Internal Organ  | £6,250   |
| Loss of Hearing both ears   | £25,000  |
| Loss of Hearing one ear   | £6,250   |
| Loss of Speech  | £25,000  |
| Temporary Total Disablement (TTD)                                       | £250 per week  |
| Temporary Partial Disablement (TPD)                                     | £125 per week  |
| Deferment Period applicable to TTD and TPD                              | Nil  |
| Benefit Period applicable to TTD and TPD                                | 104 Weeks  |
| The basis of cover for Permanent Total Disablement is usual occupation. |  |

### Maximum Benefit any one Insured Person Accident (applicable to all Categories if insured)

|                               |               |
|-------------------------------|---------------|
| Death and Capital Benefits    | £25,000       |
| Temporary Total Disablement   | £250 per week |
| Temporary Partial Disablement | £125 per week |

### Maximum Accumulation Limits - Accident (applicable to all Categories)

|                         |            |
|-------------------------|------------|
| Any one accident        | £1,000,000 |
| Multi-Engined aircraft  | £1,000,000 |
| Single-Engined aircraft | £250,000   |

## Travel

### Category - A

|   |   |
|---|---|
| <b>Insured Persons:</b>   | Any English Chess Federation Member including Affiliated Members  |
| <b>Operative Time of Cover:</b>   | <p>Whilst an Insured Person is on an authorised journey in connection with The Business which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home, or if later their place of business, continuing during the entire period of the journey and terminating at the time of return to their home, or if earlier their place of business.</p> <p>If the Insured Journey is solely within the United Kingdom, cover will only be operative if the journey involves an air flight and/or train and/or an overnight stay away from home.</p> <p>Any period of holiday which is purely ancillary to the Insured Journey shall be deemed included within the period of the Insured Journey provided that it is otherwise within the period set out above.</p> |
| <b>Benefit description:</b>   |   |
| Medical and Emergency Travel Expenses<br>(cover does not apply in the UK or country of residence) | £2,000,000  |
| Personal Belongings   | £5,000  |
| Money   | £5,000  |
| Cancellation, Curtailment or Change of Itinerary  | £5,000  |
| Travel Delay  | £200 after the first 4 hours; £50 for each complete hour thereafter up to a maximum of £750   |
| Missed Departure  | Up to £2,500  |
| Hijack and Kidnap and Ransom  | £500 per day up to a maximum of £50,000   |
| Personal Liability  | £5,000,000  |
| Legal Expenses  | £50,000   |

