

# Group Policy Schedule

## Personal Accident Insurance

CHUBB®

<b>Policy Number:</b>	<b>UKBOPC94154</b>						
<b>The Group Policyholder:</b>	British Film Designers Guild Limited						
<b>Address:</b>	Pinewood Studios, Pinewood Road, Iver Heath, Buckinghamshire, SL0 0NH, United Kingdom						
<b>Renewal Date:</b>	31 December 2021						
<b>Period of Insurance:</b>	a) i) From: 31 December 2020 (the <b>Start Date</b> ) ii) To: 30 December 2021 (both dates inclusive) b) Any later period for which <b>We</b> agree to accept a renewal premium.						
<b>Period of Cover:</b>	Cover for each <b>Insured Person</b> will begin on the <b>Start Date</b> or the date they are included in this insurance through the <b>Insurance Arrangement</b> with the <b>Group Policyholder</b> , if after the <b>Start Date</b> .						
<b>Premium (inclusive of Insurance Premium Tax (IPT) at the applicable rate):</b>	<b>Premiums</b> are calculated in accordance with rates agreed between <b>Us</b> and the <b>Group Policyholder</b> . Rate per member £45.09 inc IPT per member per annum and 373 members <table><tr><td>Premium</td><td><b>£15,016.58</b></td></tr><tr><td>IPT</td><td><b>£1,801.99</b></td></tr><tr><td>Total Payable</td><td><b>£16,818.57</b></td></tr></table>	Premium	<b>£15,016.58</b>	IPT	<b>£1,801.99</b>	Total Payable	<b>£16,818.57</b>
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IPT	<b>£1,801.99</b>						
Total Payable	<b>£16,818.57</b>						
<b>Declarations:</b>	At each Renewal Date The Group Policyholder must forward Declarations to Us confirming: a) the number of Insured Persons covered; and b) the number of Partners covered						
<b>Applicable Policy Wording:</b>	British Film Designers Guild Personal Accident Policy						
<b>Date of issue:</b>	8 <sup>th</sup> December 2020						

## Insured Persons

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**Category A:** Any Full Member of the Group Policyholder who is aged less than 75 years.

**Maximum Age Limit:** 75 years.

**Category B:** Any Full Member of the Group Policyholder who is aged from 75 years and under 80 years.

**Maximum Age Limit:** 80 years.

## Effective Time

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24 hours a day anywhere in the world.

## Sections Insured

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	<u>Category A</u>	<u>Category B</u>
<b>Section 1 – Serious Injury</b>	<b>Insured</b>	<b>Insured</b>
<b>Section 2 – Disfigurement or Scarring of the Face or Body</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 3 – Dental Injury</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 4 – Broken Bones</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 5 - Dislocation</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 6 – Physiotherapy following Broken Bones, Dislocation or Temporary Disablement</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 7 – Hospital Stay (Accidents Only)</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 8 – Recovery (Accidents Only)</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 9 – Coma</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 10 – Rehabilitation and Retraining</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 11 – Urgent Expenses following Death (including Funeral Costs)</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 12 Temporary Disablement</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Section 13 – Accident Medical Expenses</b>	<b>Insured</b>	<b>Not Insured</b>
<b>Telephone Helplines Service</b> <b>You can access all helplines by telephoning 0800 519 9969</b>	<b>Available</b>	<b>Available</b>

## SECTION 1. Serious Injury

Benefit Description	Benefit Amount	
	Category A	Category B
A. Accidental death	<b>£100,000</b>	<b>£25,000</b>
B. Permanent Total Disablement	<b>£100,000</b>	<b>£25,000</b>
C. Permanent Partial Disablement	up to <b>£100,000</b>	up to <b>£25,000</b>
D. Quadriplegia	<b>£100,000</b>	<b>£25,000</b>
E. Paraplegia	<b>£50,000</b>	<b>£12,500</b>
F. Hemiplegia	<b>£50,000</b>	<b>£12,500</b>

## SECTION 2. Disfigurement or Scarring of the Face or Body

Benefit Description	Benefit Amount	
	Category A	Category B
A. Face Minimum Benefit at least one square centimetre or two centimetres in length Maximum Benefit whole area of the Face	<b>£1,000</b>  <b>£20,000</b>	<b>Not Insured</b>
B. Body 4.5% or more of the Total Body Surface Area 9% or more of the Total Body Surface Area 18% or more of the Total Body Surface Area 27% or more of the Total Body Surface Area Maximum Amount Payable for all Disfigurement or scarring of the Body and the Face due to one Accident	<b>£6,000</b> <b>£12,000</b> <b>£16,000</b> <b>£20,000</b> <b>£20,000</b>	<b>Not Insured</b>

**Only one Benefit Amount may be paid for all Disfigurement or scarring of the Body and the Face. The Benefit Amounts are not cumulative.**

## Section 3. Dental Injury

Benefit Description	Benefit Amount	
	Category A	Category B
<b>Dental Injury</b>	up to <b>£1,000</b>	<b>Not Insured</b>

## Section 4. Broken Bones

Benefit Description	Benefit Amount	
	Category A	Category B
<b>Broken Bones</b> (see Policy Definitions on pages 16-22 of Policy Wording for full details)		<b>Not Insured</b>
Grade I	<b>£100</b>	
Grade II	<b>£250</b>	
Grade III	<b>£500</b>	

## Section 5. Dislocation

Benefit Description	Benefit Amount	
	Category A	Category B
<b>Dislocation</b>	<b>£250</b>	<b>Not Insured</b>

**Section 6. Physiotherapy Following Broken Bones, Dislocation or Temporary Disablement**  
Only applies to the relevant Section of this Policy if shown as 'Insured' in 'Sections Insured' above

Benefit Description	Benefit Amount	
	Category A	Category B
<b>Physiotherapy following Broken Bones, Dislocation or Temporary Disablement</b>	up to <b>£35</b> per session	<b>Not Insured</b>
	maximum of 10 sessions	

**Section 7. Hospital Stay (Accidents Only)**

Benefit Description	Benefit Amount	
	Category A	Category B
<b>Hospital Stay</b>	<b>£50</b>	<b>Not Insured</b>
	per each overnight stay in hospital - maximum of £1,000	

**Only one Benefit Amount may be paid for all Hospital Stays resulting from any one Accident. The Benefit Amounts are not cumulative.**

**Section 8. Recovery (Accidents Only)**

Benefit Description	Benefit Amount	
	Category A	Category B
<b>Recovery</b> A. Recovery after three consecutive nights Hospital Stay; or B. Recovery after seven consecutive nights Hospital Stay	<b>£200</b> <b>£500</b>	<b>Not Insured</b>

**Only one Benefit Amount may be paid for Recovery resulting from any one Accident. The Benefit Amounts are not cumulative.**

**Section 9. Coma**

Benefit Description	Benefit Amount	
	Category A	Category B
<b>Coma</b>	<b>£75</b> per day	<b>Not Insured</b>
Waiting Period	4 days	
Benefit Period	up to 365 days	

**Section 10. Rehabilitation and Retraining**

Benefit Description	Benefit Amount	
	Category A	Category B
<b>Rehabilitation and Retraining benefit</b>	up to <b>£10,000</b>	<b>Not Insured</b>
<b>Section 11. Urgent Expenses following Death (including Funeral Costs)</b>		
Benefit Description	Benefit Amount	
	Category A	Category B
<b>Urgent expenses following death</b>	up to <b>£5,000</b>	<b>Not Insured</b>
<b>Section 12. Temporary Disablement</b>		
Benefit Description	Benefit Amount	
	Category A	Category B
<b>Temporary Total Disablement</b>	<b>Not Insured</b>	<b>Not Insured</b>
<b>Temporary Partial Disablement:</b>	<b>Not Insured</b>	<b>Not Insured</b>
<b>Section 13. Accident Medical Expenses</b>		
Benefit Description	Benefit Amount	
	Category A	Category B
<b>In respect of a valid Claim under Section 1 Serious Injury</b> Maximum Benefit Amount payable	<b>25% *</b> <b>£20,000</b>	<b>Not Insured</b>
	<b>* %age of the Serious Injury claim amount</b>	

## Policy Endorsements

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Any amendments to the Policy wording are shown below. Endorsements should be read in conjunction with the full Policy wording.

### **Endorsements attaching to and forming part of Policy Number UKBOPC94154 in the name of British Film Designers Guild**

1. Category C is added to the description of Insured Persons as stated in the Group Policy Schedule as follows:

The Partners/Spouses of Full Members of the Group Policyholders whose names are stated below;

*This information remains confidential.*

2. Insured Persons described in Category C who are aged less than 75 years are covered for the same benefits as those provided to Insured Persons described in Category A.
3. Insured Persons described in Category C who are aged from 75 years and less than 80 years are covered for the same benefits as those provided to Insured Persons described in Category B.
4. The Definition of Permanent Total Disablement in respect of all Insured Persons described in Category C is deemed to read as follows and not as stated in the Policy Definitions Section of the Policy Wording;

A form of **Permanent Disability** calculated on a medical assessment by **Us** or an independent medical expert appointed by **Us**, which results in **Your** inability to perform, without assistance from another person, at least 2 of the following activities of daily living:

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on level ground.

### **Note**

**Insured Persons** described in Category B (Any Full Member of the Group Policyholder who is aged from 75 years and under 80 years) are only covered under Section 1 – Serious Injury. There is no cover provided under Sections 2 – 13 inclusive.

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

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