

BVA Graduate Members Personal Accident Insurance Summary of Cover



This summary answers the basic questions you may have concerning the free personal accident insurance you will be given as a BVA graduate member (up to 8 years qualified). You can view the full policy wording on the BVA website at www.bva.co.uk/member-discounts, or alternatively, you can contact Lloyd & Whyte Ltd who have arranged this insurance.

Am I automatically covered by the insurance?

Yes; if you are a BVA graduate member (up to 8 years qualified) and your membership subscription is up to date, it will cost you nothing as the BVA pays for it on your behalf.

When am I covered?

Cover operates 24 hours a day, which means that if you sustain bodily injury as a result of an accident at work or in your leisure time and regardless of fault you may be entitled to claim.

Am I covered abroad?

Yes; cover is provided on a worldwide basis. Policy conditions apply in respect of travel to countries contrary to advice issued by the Foreign & Commonwealth Office (FCO). Please also note that this cover does not replace the need for Travel Insurance. It is strongly recommended that if you are going abroad you still obtain travel insurance. You can contact Lloyd & Whyte to discuss your Travel Insurance requirements.

What benefits are paid under the personal accident insurance?

Compensation will differ according to the extent of bodily injury. Please see the **Accident Benefit Schedule** for details. As the policy is designed to provide you with "living benefits" following an accident it does not include a death benefit.

What compensation limits are there?

If you suffer several forms of partial disablement as a result of one accident your total compensation will not exceed £50,000. The maximum compensation payable from any one accident is £100,000 in the event of you being left quadriplegic.

Who receives the compensation?

You do.

Are any activities excluded from the policy?

Yes; while these have been kept to a minimum there are exclusions such as; committing a criminal act, suicide, intentional self injury, flying (other than as a passenger), war (within the UK). As this is an accident insurance no cover applies in respect of sickness (unless resulting from bodily injury) or any gradually operating cause. To protect yourself against sickness, you should consider Critical Illness and / or Income Protection insurance.

Who is the provider of the insurance?

Ortus Underwriting who are authorised and regulated by the Financial Conduct Authority. They are a well-established company specialising in this type of insurance.

How do I claim under the policy?

Contact Lloyd & Whyte.

Significant Definitions

Bodily Injury:

Identifiable physical injury which:-

- i. Is sustained by an **Insured Person**, and
- ii. Is caused by an **Accident** during the **Operative Time** during the **Period of Insurance**, and
- i. Solely and independently of any other cause, except **illness** directly resulting from or medical or surgical treatment rendered necessary by such injury, occasions the death or **Disablement** of the **Insured Person** within twelve months from the date of the **Accident**.

Hemiplegia: The permanent and total paralysis of one half of the body.

Loss of Limb:

Permanent loss by physical separation of the entire four fingers of the hand at or above the first finger joint (metacarpophalangeal joint), or of a foot at or above the ankle (talo-tibial joint), and includes permanent total and irrecoverable loss of an entire hand, arm foot or leg.

Permanent Total Loss of Sight:

Permanent total and irrecoverable loss of sight which lasts twelve consecutive months and at the expiry of that period is beyond hope of improvement. For loss of sight:

1. in both eyes where an **Insured Person's** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
2. in one eye, if the degree of sight remaining after correction is 3/60 or less of the Snellen Scale (seeing at three (3) feet what an **Insured Person** should see at sixty (60) feet).

Loss of Speech or Hearing: Permanent total and irrecoverable loss of speech or hearing.

Paraplegia:

The permanent and total paralysis of the lower half of the body which shall include the two lower limbs, bladder and rectum.

Permanent Total Disablement:

Disablement which entirely prevents the Insured Person from attending to the duties of his usual business or occupation and which lasts twelve consecutive months and at the expiry of that period is beyond hope of improvement..

Quadriplegia: The permanent and total paralysis of the two upper limbs and two lower limbs.

Accident Benefit Schedule

Operative Time of Cover: 24 Hours

Item	Description	Benefit Limit
A.1	Accidental Death	NIL
A.2	Loss of Limb and/or Loss of Sight in one or both eyes and/or Loss of Speech and/or Loss of Hearing in both ears	£50,000 or 5 x annual salary (whichever is the lesser)
A.3	Loss of Hearing in one ear	£12,500 or 1.25 x annual salary (whichever is the lesser)

A.4	Quadriplegia	Up to £100,000
A.5	Paraplegia	Up to £25,000
A.6	Hemiplegia	Up to £25,000
A.7	Permanent Total Disablement	£50,000 or 5 x annual salary (whichever is the lesser)
A.8	Permanent Partial Disablement: <ul style="list-style-type: none"> • One big toe • Any other toe • One thumb • One forefinger • Any other finger • Shoulder or elbow • Hip, knee, ankle or wrist • Removal of lower jaw by surgical operation • Any other permanent partial disablement not specified above will be assessed according to the degree of disability 	£5,000 £2,500 £12,500 £10,000 £5,000 £12,500 £10,000 £15,000 Up to £50,000
A.9	Burns: <ol style="list-style-type: none"> 28 % of body surface or more 19 % to 27 % of body surface 9 % to 18 % of body surface 	£50,000 £25,000 £12,500
A.10	Scarring: <ul style="list-style-type: none"> • 10 cm. in length or an area 10 sq.cm. or more • 5 cm. in length or an area 5 sq.cm. or more 	£10,000 £2,500
A.11	Temporary Total Disablement	Nil
	Hospitalisation and Coma Benefit Benefit Period Excess Period	£50 per day 104 weeks 24 hours
	Retraining & Rehabilitation Benefit <i>Payable following a valid claim for Item A.2, or A.4 to A.7</i>	Up to £25,000

Subject to full policy terms and conditions.

Full policy wording available on the BVA website at www.bva.co.uk/member-discounts, or alternatively, you can contact Lloyd & Whyte.



To contact Lloyd & Whyte
Call: 01823 250700 ■ www.lloydwhyte.com

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