



Affinity Solutions

Personal Accident Policy Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

The Policyholder	Executive Committee members of the Musicians Union on behalf of each Insured Person
Policyholder Address	60-62 Clapham Road, London, SW9 0JJ
Business Description	Union

Policy Details

Policy Number	25168439ECA
Agent	Hencilla Canworth Insurance Group
Agency Number	81/0066630
Period of Insurance	01 st September 2019 – 31 st August 2020
Renewal Date	1 st September 2020

Category	Insured Persons
A	Any paying member of the Musicians Union aged 18 or over who derive their Earnings solely from the music industry and are resident in the United Kingdom
B	Any paying member of the Musicians Union aged 18 or over who have Earnings from alternative occupations and are resident in the United Kingdom
C	Any paying member of the Musicians Union aged 17 or under and are resident in the United Kingdom

Category	Operative Time
A	At any time other than whilst engaged in a non Musicians Union Occupation
B	At any time other than whilst engaged in a non Musicians Union Occupation
C	At any time other than whilst engaged in a non Musicians Union Occupation

Personal Accident				
	Accidental bodily injury resulting in:	Category A	Category B	Category C
1	Death	£20,000	£20,000	£2,000
2	Loss of two or more limbs	£20,000	£20,000	£20,000
3	Loss of Sight in one or both eyes	£20,000	£20,000	£20,000
4	Loss of Hearing in one ear	£6,000	£6,000	£6,000
5	Loss of Hearing in both ears	£20,000	£20,000	£20,000
6	Loss of Speech	£20,000	£20,000	£20,000
7	Permanent Total Disablement* (PTD)	£20,000	Not Insured	Not Insured
8	Permanent Partial Disablement	£20,000	£20,000	£20,000
9	Temporary Total Disablement	£125 per week	£125 per week	£25 per week
	Excess Period	14 days	14 days	14 days
	Benefit Period	52 weeks	52 weeks	52 weeks

*The basis of cover for permanent total disablement is from the Insured Person's Musicians Union Occupation

Personal Accident Extensions

Accidental bodily injury resulting in:	Category A	Category B	Category C
Medical Expenses	Up to 25% of Benefits 1 to 9 (max £25,000)	Up to 25% of Benefits 1 to 9 (max £25,000)	Up to 25% of Benefits 1 to 9 (max £25,000)
Coma Benefit	£50 per full 24 hours up to a maximum 104 weeks	£50 per full 24 hours up to a maximum 104 weeks	£50 per full 24 hours up to a maximum 104 weeks
Disability Assistance	Up to £25,000	Up to £25,000	Up to £25,000
Funeral Expenses	Up to £10,000	Up to £10,000	Up to £10,000
Hospitalisation	£50 per full 24 hours up to a maximum 104 weeks	£50 per full 24 hours up to a maximum 104 weeks	£50 per full 24 hours up to a maximum 104 weeks

Maximum Benefit any one Insured Person

Death and Capital Sums :	£20,000
Temporary Total Disablement :	£125 per week

Maximum Accumulation Limits

Any One Aircraft:	£5,000,000
Any One Accident:	£5,000,000

Endorsement applicable to this Policy

In the event of an Insured Person suffering permanent disablement as a direct result of Accidental Bodily Injury We will pay a percentage of the benefit provided for Permanent Partial Disablement depending on the degree of permanent disablement. Benefits for specific disabilities are: Physical severance or permanent and total loss of use of:-

- A thumb 30%
- A forefinger 20%
- Any finger other than a forefinger 10%
- A big toe 15%
- Any toe other than a big toe 6%
- A shoulder or elbow 25%
- A wrist, hip, knee or ankle 22%
- The lower jaw by surgical operation 30%
- Any permanent disability which is not covered by Capital Benefits or any of the benefits above up to a maximum 100% of the Capital Benefits sum insured. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during this assessment.

When more than one form of Permanent Partial Disablement results from Accidental Bodily Injury the percentages will be added together but We will not pay more than 100% of the Permanent Total Disablement in total. If a claim is made for Capital Benefits then a claim for Permanent Partial Disablement cannot also be made.

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.