

MEMBER BENEFITS - PERSONAL ACCIDENT INSURANCE

Summary Cover Details

(Please refer to Policy for full details of cover. Copy of Policy available on request)

Insured:	Charlestown Rowing Club
Sports Insured:	Rowing
Members covered	Members (aged 18 to 64 years) Juniors (aged under 18 years @inception) Senior Members (aged under 71 Years @ inception)
Geographical Limits:	United Kingdom and Northern Ireland and/or Republic of Ireland

Maximum Benefits

Death:	£25,000
Permanent Total Loss of Sight in One Eye:	£6,250
Permanent Total Loss of Sight in Both Eyes:	£25,000
Loss of One or More Limbs:	£25,000
Permanent Total Loss of Speech:	£25,000
Permanent Total Loss of Hearing -	In One Ear: £6,250 In Both Ears: £25,000
Permanent Total Disablement:	£25,000 * (see endorsement for Members aged 65 to 70 years)
Temporary Total Disablement:	£100 Per Week, may also include Medical Expenses (excludes junior members and members aged 65 and over)
Insurance Company:	AM Trust
Policy Excess Period:	First 14 Days of Disablement

Policy Conditions

- Temporary total disablement paid up to 104 weeks from the date on which the insured person first became disabled
- This insurance excludes any claims arising from disability or condition of a reoccurring or chronic nature of an insured person for which medical advice or treatment has been given prior to the inception date of the insurance