

Policy Schedule

Policy No. RTT276186

Branch	Professional & Financial Risks 1st Floor Interchange Place 151-165 Edmund Street Birmingham B3 2TA	
Agency	Howden UK Group Ltd	
Insured	British Mountaineering Council	
Business	Representative body for mountaineering ski mountaineering hill walking in England and Wales and property owners	
Registered Address	The Old Church 177-179 Burton Road West Didsbury Manchester M20 2BB	
Period of Insurance		
From	01 January 2024	
To	31 st December 2024	both dates inclusive
Renewal Date	01 January	

Personal Accident Section

Category A

Insured Person: Any full or paid up Amateur Member of the Insured resident in Britain or Ireland aged over 3 years of age

Operative Time: Anywhere in the world whilst participating in a recognised activity of the Insured which includes winter and summer mountaineering, rock climbing, bouldering, climbing on artificial climbing walls (indoor and outdoor), the use of climbing specific training apparatus (campus and finger boards) in public climbing wall facilities, route setting, abseiling, scrambling, gorge-walking, canyoning, hill walking, low level walking, guided walks, fell and mountain running, navigation, orienteering, camping, tryolean traversing, coasteering, slacklining, emergency first aid in the outdoors, via ferrata, dry tooling, ski mountaineering and ski touring. Competition climbing is included when the Insured Person is representing the Insured and whilst participating as part of a recognised club cycling, mountain biking, canoeing, kayaking, caving and potholing (excluding the use of explosives and underwater exploration), mine, exploration of an existing mine subject to the appropriate legal permissions and not for purposes of 'developing' or 'mining' the existing mine

In respect of an Insured Person participating in a recognised activity within Britain or Ireland, cover is extended to include direct travel to and from such activity as part of an organised party. Cover operates from the departure of the Insured Person from their residence within Britain or Ireland until subsequent return to such place of residence provided at all times travel is direct (including stops en route which are considered both necessary and essential to the journey).

Benefits

1 Death	Nil
2 Loss of two or more limbs or eyes or one of each	£10,000
3 Loss of one Limb or one eye	£10,000
Permanent and total Loss of speech	£10,000
Permanent and total loss of hearing i) In both ears ii) In one ears	£10,000 25% of above
4 Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£10,000
5 Temporary Total Disablement from the Insured Person's Regular Gainful Employment	Nil
6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	Nil

Personal Accident Special Extensions applying to Category A

The following special extensions shall be payable subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule

Accident Medical Expenses	Up to £2,500 any one Insured Person
Coma Benefit	£350 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Convalescence	£100 per Insured Person
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental Expenses	Up to £500 per Insured Person for up to two Accidents per Insured Person in any one Period of Insurance
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Retraining	Up to a maximum £10,000 any one Insured Person

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

- | | |
|----------------------------------------------------------------|-----------------|
| 1) Aircraft Accumulation | |
| a) Multi engined aircraft | £ 5,000,000 |
| b) Any other aircraft or airship | £ 1,000,000 |
| 2) War while on an External Journey | £ 1,000,000 |
| 3) Terrorism (other than Nuclear Chemical or Biological Cause) | £ 1,000,000 |
| 4) Limit per Person | as stated above |

Travel Insurance Section – Not included

Endorsements applicable to Category A

Endorsement A - Restrictions in cover

In the event of a claim for any Insured Person aged 70 years of age or over Personal Accident Special Extensions are all reduced by 50%

In the event of a claim for any Insured Person aged 70 years of age or over Personal Accident Benefits 4 shall not apply

In respect of any Insured Persons aged under 16 years Benefit 4 Permanent Total Disablement is amended to read

Permanent Total Disablement from gainful employment of any and every kind

Endorsement B - Rolling Membership Basis

An Insured Person may join the Insured at any time during the Period of Insurance and their cover under this policy will commence for a period of 12 months from their date of joining.

Cover will automatically renew for a further period of 12 months on their anniversary of joining the Insured.

If the policy is terminated by either the Insured or the Company, cover will continue for each Insured Person for a period of 12 months from the date of their joining or renewing their membership with the Insured in the preceding Period of Insurance.

All other Terms, Exclusions, Definitions, Conditions and limitations of this Policy remain unchanged