

Have you ever considered how accidents can affect your life? Obviously there is the immediate shock, often softened by the attention and help of family and friends, but what then? What might the longer term effects be?

FOR ADULTS...

how would you manage financially if you were unable to work for some time? Your employer might continue to pay all or part of your salary but what if you were permanently disabled and prevented from returning to your present occupation?

FOR CHILDREN...

and how would your family cope if your child was injured and required someone to stay at home to look after them. This could mean someone having to give up work either in the short term or permanently.

The Scout Association already arranges a very basic personal accident insurance which provides benefits to members of The Movement injured whilst on Scout activities but there is no suggestion that this is adequate to meet a member's financial commitments.

PROTECTION...

In order to provide a facility to those leaders, supporters and Scouts who require (or whose parents require) additional financial protection, we have arranged a Voluntary Personal Accident Scheme at very competitive premiums which includes:-

- 24 hour 365 day cover option.
- Lump sum benefits up to £50,000.
- Weekly benefits of £50.00.
- Permanent disability scale benefits.
- Hospital cash cover.

If you have not seriously considered additional insurance we strongly suggest that you do so now.

1. Membership

This supplementary personal accident scheme is open to Groups, Districts or Counties who wish to provide increased benefits for members of the Uniformed Sections, Instructors, Administrators, Advisers, Scout Fellowship Members and Supporters aged up to age 70.

2. What is the Cover?

Benefit will be payable if a member of the scheme sustains serious injuries directly as a result of an accident, which within 12 months of the accident, results in Accidental Death, Permanent Disability, Temporary Total Disablement or Hospitalisation. Members will be able to select between limited time and full 24 hour cover as detailed below:-

PLAN A - Scouting Activity Only:

- Cover to apply whilst attending organised Scout activities, meetings, assemblies and camps including travel to and from normal residence and place of said activity by organised transport.

PLAN B - 24 hour cover

- Cover to apply at any time of the day or night anywhere in the world whether at work, home, in the car or pursuing leisure activities.

3. What is the cost?

Premiums shown below are per person, per annum. They are payable from the 1st December each year.

COST TABLES

PLAN A - Scouting activity only

Members over age eighteen	£7.00 per annum
Members under age eighteen	£3.00 per annum

PLAN B - 24 hour

Members over age eighteen	£28.00 per annum
Members under age eighteen	£12.00 per annum

5. How are premiums payable?

Cheques for the annual premium should accompany the Application Form and be made payable to **THE SCOUT ASSOCIATION**

The premiums quoted below are annual charges and at each anniversary date you will be advised of the renewal premium when given the option to renew for a further year.

6. How do you insure your members?

Complete the Application Form fully with your details and the number of members who wish to insure. Detach at the perforation and send the form to:

Scout Insurance Services,
Churchill Industrial Estate,
Lancing,
West Sussex BN15 8UG

with a cheque for the total premium.

Upon acceptance a schedule of insurance will be sent to you.

7. Are there any exclusions?

There are no exclusions relating to hazardous pursuits or activities. The only accidents not covered are those as a result of:

- suicide and self-inflicted injury
- full-time military service
- war
- Flying as a pilot or crew member unless as part of organised Scouting activities.

4. Benefits available

Benefit amounts will be the same under both Plan A and Plan B but remember that cover is restricted under Plan A and only applies as a result of accidents whilst participating in scouting activities only. Benefit will be paid should an accident occur and result in:-

ACCIDENTAL DEATH Maximum Benefit payable for members under age 18 will be £1,000	£50,000
PERMANENT DISABILITIES	£50,000
1. Permanent Total Disability (see note overleaf)	£50,000
2. Loss of sight in one or both eyes	£50,000
3. Loss of hearing in both ears	£20,000
4. Loss of hearing in one ear	£5,000
5. Loss of or loss of use of:	£50,000
(a) an arm, hand or leg above the knee	£25,000
(b) a leg below the knee or a foot	£12,500
(c) a shoulder or elbow	£10,000
(d) a hip, knee, ankle or wrist	£10,000
(e) a thumb	£5,000
(f) any finger or a big toe	£2,500
(g) any other toe	
(h) any other permanent disability not noted above will be calculated by assessing the degree of disability relative with this scale	
TEMPORARY TOTAL DISABLEMENT (see note overleaf)	£50 per week
HOSPITALISATION	£10 per day

8. How to claim

In the event of an accident likely to give rise to a claim notify:

CIGNA Service Centre,
Bailey Drive,
Gillingham Business Park,
Gillingham, Kent ME8 0PZ.
01634 492691

who will advise the procedure to follow.

9. Any additional information?

This leaflet describes the principal features of the Plan. Complete terms and conditions are contained in the Master Policy issued to The Scout Association, a copy of which is available from them upon request.

NOTE:

Definitions;

Permanent Total Disablement caused other than by loss of limb or eye which having lasted for at least 12 months will in all probability prevent the member from pursuing his/her usual occupation (for members under 18 reference to occupation shall mean any occupation) for the remainder of his/her life.

Temporary Total Disablement means disablement which entirely prevents the member from engaging in his/her usual occupation. For members not in gainful employment benefit will be limited to £25 per week.

NO BENEFIT shall be payable for the first 14 days of such disablement, but thereafter shall continue for 104 weeks.

Hospitalisation means confinement to a hospital as a resident inpatient. Benefit will be paid from the first day of confinement for 52 weeks in total.

PERSONAL ACCIDENT INSURANCE

APPLICATION FORM

To be completed and signed by the Group Contact and then sent with a cheque for the total premium to:

The Scout Association,
Scout Insurance Services,
Churchill Industrial Estate,
Lancing,
West Sussex BN15 8UG

1. Name of Group or Unit

2. Name and address of Group contact

3. Number of members in group selecting cover

PLAN A

Over 18's @

£7.00 = £

Under 18's @

£3.00 = £

TOTAL A £

PLAN B

Over 18's @

£28.00 = £

Under 18's @

£12.00 = £

TOTAL B £

TOTAL Premiums A & B

£

Plus Insurance Premium Tax (I.P.T.) at 4% *

= £

Gross Total = £

* Please note this rate may vary according to Government requirements

4. Declaration

I hereby enclose our cheque for the total premium collected and confirm that I will maintain a detailed list of all participating members which will be available for inspection at all times.

Signature

Date