

Global Shield[®]

Group Injury, Illness and Business Travel

Schedule of Benefits

Contract Number:	B6839708002CAA	Policy Number:	
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Insured:

Address of the **Insured**:

Business Description:

Period of Insurance: From: To:

(both dates inclusive and at Local Standard Time at the **Insured's** address)

Renewal date:

Premium: Tax: Total Amount:

Premium Type:

Adjustment Basis: See Schedule of Benefits

Operative Sections:

7 – Personal Accident

8 – Illness

9 – Travel

Aggregate Limit of Liability: (These apply to Section 7 Personal Accident only)

Any One **Event**
Any One Accident
Any One Aircraft
Any Conveyance
Any Single Engine or Rotor Wing Aircraft
Any Vessel
Any Vehicle

If the Aggregate amount of all Benefits payable under this Policy exceeds the **Aggregate Limit of Liability** the Benefit payable for each **Insured Person** shall be proportionately reduced until the total of all Benefits does not exceed the **Aggregate Limit of Liability**.

General Exclusions Specified countries: Afghanistan, Chechnya, Iraq, Israel (West Bank, Gaza and the Occupied Territories)

Reason for Issue:

Date of Issue:

Broker:

Broker Address:

Broker's reference:

SCHEDULE OF BENEFITS
Section 7 – Personal Accident

Contract Number: B6839708002CAA Policy Number:

Category of Insured Persons:

Operative Time:

Adjustment Basis:

Adjustment Rate:

Benefit	Sum Insured per Insured Person	Maximum Sum Insured
1. Accidental Death:		
Disablement:		
2. Loss of two or more Limbs or Sight in both one of each Eyes or		
3. a) Loss of one Limb or Sight in one Eye	}	
b) Loss of Speech		
c) Loss of Hearing in:		
i) both ears		
ii) one ear (50% of the Sum Insured)		
4. Permanent Total Disablement Permanent Total Disablement definition		
5. Permanent Disability (Continental Scale)		
Disability Income (Items 6 and 7):		
6. Temporary Total Disablement (per week) Benefit Period: Deferment Period:		
7. Temporary Partial Disablement (per week) Benefit Period: Deferment Period:		
8. Quadriplegia	50% of Benefit 4	
9. Triplegia	37.5% of Benefit 4	
10. Hemiplegia	25% of Benefit 4	
11. Paraplegia	25% of Benefit 4	
Section 7.1 Rehabilitation Expenses	Insured	
Section 7.3 Home Modification	Insured	
Section 7.4 Coma	Insured	
Section 7.5 Hospital and Convalescence (OPTIONAL)		
Section 7.6 Loss of Enjoyment of Life	Insured	
Section 7.7 Fracture (OPTIONAL)		
Section 7.8 Optical Injury (OPTIONAL)		

Medical Expenses

In addition to the Benefits shown for each Category of **Insured Persons**, the **Underwriters** will pay any Medical Expenses necessarily incurred by the **Insured** or an **Insured Person** up to but not exceeding 10% of the total amount paid under Benefits Accident Death, Disablement or **Permanent Total Disablement** or 25% of the amount paid under Disability Income Benefit, whichever is the greater, but subject to a maximum of £5,000 for each **Insured Person**.

SCHEDULE OF BENEFITS
Section 8 – Illness

Contract Number: B6839708002CAA	Policy Number:
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Category of Insured Persons:

Operative Time:

Adjustment Basis:

Adjustment Rate:

Benefit	Sum Insured per Insured Person	Maximum Sum Insured
<p>1. Loss of Sight in both eyes:</p> <p>2. Permanent Total Disablement by Paralysis</p> <p>3. Disability Income:</p> <p style="padding-left: 20px;">Temporary Total Disablement (per week) :</p> <p style="padding-left: 40px;">Benefit Period:</p> <p style="padding-left: 40px;">Deferment Period:</p>		

Note:
Benefit shall not be payable under more than one of Benefits 1 or 2 to an **Insured Person** in respect of any one claim.

SCHEDULE OF BENEFITS

Section 9 – Travel

Contract Number: B6839708002CAA Policy Number:

Category of Insured Persons:

Operative Time:

Adjustment Basis:

Adjustment Rate:

Benefit	Sum Insured per Insured Person
9.1 Travel Medical and Emergency Expenses	
9.1.1 Medical Expenses:	£
9.1.2.1 Canopus Evacuation Services:	£
	Benefits 9.1.2.1, 9.1.2.2 and 9.1.2.3 are only operative if benefit 9.1.1 is operative.
9.1.2.2 Funeral Expenses:	£5,000
9.1.2.3 Hospitalisation:	£25 for each completed 24 hour period spent as a hospital inpatient up to a maximum of £1,500
Medical Expenses Excess:	£
9.2 Medical Assistance	
Canopus Evacuation Services	
	24-HOUR MEDICAL EMERGENCY HELPLINE
In the event of a medical emergency contact Canopus Evacuation Services on the telephone number below quoting the following information:	
<ul style="list-style-type: none">• your name and assistance card number• the Policy Number (if known)• the name of your employer, company or organisation• the telephone number, facsimile or telex number where you can be contacted• your location,• details of medical problem, the hospital and the treating doctor's name.	
Tel:	

SCHEDULE OF BENEFITS
Section 9 – Travel (cont.)

Benefit	Sum Insured per Insured Person
9.3 Property and Money	
9.3.1 Property and Business Equipment:	£
Property Excess:	£
9.3.2 Delayed Property:	In addition, if during the outward or onward journey any items of essential clothing or toiletries shall be mislaid for a period of 12 hours or more, the Underwriters will pay up to £250 in respect of the purchase of any reasonable replacement. This benefit is only operative if benefit 9.3.1 is operative.
9.3.3 Money:	£
Money Excess:	£
	Benefits 9.4, 9.5, 9.6, 9.7, 9.8, 9.10, 9.11 and 9.13 are only operative if 9.1 is operative.
9.4 Travel Delay:	£50 for each 12 hours' delay up to a maximum of £500
9.5 Diversion or Missed Travel Connections:	Up to £1,000
9.6 Hi-jack, Kidnap and Hostage:	£500 for each 24 hours' detainment up to a maximum of £25,000
9.7 Non-Travelling Partner Accidental Death:	£5,000
9.8 Children's Fund:	£2,500 for each Child up to a maximum of £5,000
9.9 Employee Replacement or Resumption of Assignment Expenses:	£5,000
9.10 Passport:	Up to £500
9.11 Kidnap and Hostage Expenses	Up to £25,000
9.12 Cancellation, Curtailment or Rearrangement Expenses:	£
Cancellation, Curtailment or Rearrangement Expenses Excess:	£
9.13 Political and Natural Disaster Evacuation Expenses:	Up to £5,000
Limit of Indemnity per Insured Person	
9.14 Legal Expenses:	£50,000 Benefit 9.14 is only operative if benefit 9.15 is operative.
9.15 Personal Liability:	£
These limits apply in respect of any one occurrence or series of occurrences arising out of any one cause	

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