



ARA Members Personal Accident Insurance

Personal accident insurance

The second element of the ARA Members' Protection Scheme is Personal Accident cover for individually registered ARA members between the ages of 3 and 75 years. This policy is underwritten by ACE European Group Ltd., Policy No. 56UK492990.

Effective Time

Whilst an Insured Person is participating in any activity of the ARA anywhere in the world including direct travel to and from such activity within the UK.

Cover

In the event of death and permanent total disablement.

The benefits are payable if during the period of insurance the Insured Person suffers accidental bodily injury resulting directly and independently of any other cause within 2 years in death, loss or disablement.

Benefits

- a. Death - £5,000
- b. Permanent Total Disablement from gainful employment of any and every kind - £50,000
- c. Loss of limb(s) - £50,000
- d. Loss of sight of eye(s) - £50,000
- e. Loss of Speech or Hearing in both Ears - £50,000
- f. Broken Bones (Arm/Leg) - £100/£200
- g. Hospitalisation - £30 per Day/£750 Max
- h. Convalescence

Note: Benefits a) to e) and g) to h) are reduced by 50% for persons aged over 70 years. Benefit f) is reduced by 50% for persons aged over 65 years.

Aggregate limit of liability

Event for Insured Persons whilst travelling in any one aircraft - £500,000
per Event overall - £500,000

Principal exclusions

Injury arising out of:

- illness, disease, HIV
- the taking of a drug which is not lawfully available
- flying other than as a passenger in an aircraft operating under its own power
- war and allied perils
- participating in sport as a professional (not applicable to full time paid coaches)

Be confident but always check out your activity

The ARA Members' Insurance Scheme does, as it is intended to do, cover the vast majority of rowing activity undertaken by individually registered Members, including training and competition. However, as with all insurance matters think about what you do and ensure that your liability for your insurance obligations to a third party are adequately covered and you have personal insurance appropriate to your needs.