



ARA Members Personal Accident Insurance – April 2009

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

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

Benefit Description	Benefit Amount
Death	£5,000
Permanent total disablement*	£50,000
Loss of limb(s)*	£50,000
Loss of sight in eye(s)*	£50,000
Loss of speech or hearing*	£50,000
Emergency dental expenses*	Up to £500
Hospitalisation	£30 per day Maximum £750 any one accident
Convalescence	£100
Broken bones**	Arm £100 – Leg £200 Maximum £500 any one accident

* The benefit amount shall be reduced by 50% for persons aged 70 years or over.

** The benefit amount and the maximum amount payable shall be reduced by 50% for persons aged 65 years or over.

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.