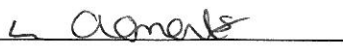


**Group personal accident and business travel schedule**

|   |                           |                                      |
|---|---------------------------|--------------------------------------|
| <b>Policy number: PAT 00004225/10</b>   |                           |                                      |
| <b>Insured: Radio Society of Great Britain</b>  |                           |                                      |
| <b>Business description: Communications Provision - Emergencies/Special Events</b>  |                           |                                      |
| <b>Period of insurance:</b>   |                           | <b>Premium: £1,200.00</b>            |
| <b>From: 1st January 2010</b>   |                           | <b>Insurance premium tax: £60.00</b> |
| <b>To: 31st December 2010</b>   |                           | <b>Total: £1,260.00</b>              |
| <b>Renewal date: 1st January 2011</b>   |                           | <b>Premium adjustable: Y</b>         |
| <b>Category</b>   | <b>Insured people</b>     | <b>Times of cover</b>                |
| A   | RAYNET Group Members only | Ac                                   |
| <p><b>ENDORSEMENT(S) APPLYING TO THIS INSURANCE</b><br/>As attached (if applicable)</p> <p><b>Agent: BNL/BUSH &amp; ASSOCIATES</b><br/>15 HARRISON ROAD<br/>HALIFAX<br/>HX1 2AF</p> <p><b>Agency reference: 12825/00</b></p> <p><b>Contract Number: PA 201/10</b></p> <p><b>Signed:</b><br/></p> <p style="text-align: right;"><b>Date of issue: 29th December 2009</b></p>  |                           |                                      |
| <p>Business managed by Equity Red Star (Accident &amp; Health) Limited and administered by Equity Red Star Services Limited, which are both representatives of Equity Syndicate Management Limited with is authorised and regulated by the Financial Services Authority.<br/>Registered office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered in England No. 192785 Equity Red Star (Accident &amp; Health) Limited &amp; No. 2661753 Equity Red Star Services Limited. Syndicate Underwriter J.E.Josiah<br/>Managing Agents: Equity Syndicate Management Limited.<br/>Companies of Equity Insurance Group Limited</p> |                           |                                      |

**Schedule**

|  |                          |  |                     |
|--|--------------------------|--|---------------------|
| <b>Insured people: Category A</b>  |                          | <b>Policy number: PAT 00004225/10</b>  |                     |
| Section and benefit descriptions. These apply separately for each insured person |                          |  |                     |
| <b>Section A - Personal accident</b>   |                          |  |                     |
| <b>Insured event</b>   | <b>Sums insured</b>      | <b>Insured event</b>   | <b>Sums insured</b> |
| 1 - Death  | £50,000.00               | 4b - Extended scale of benefits (Continental scale)  | NOT COVERED         |
| 2 - Loss of one eye or one limb  | £50,000.00               | 5 - <b>Temporary total disability</b>  | £100. per week      |
| 3a - Loss of both eyes or two or more limbs, or loss of one eye and one limb     | £50,000.00               | 6 - <b>Temporary partial disability</b>  | NOT COVERED         |
| 3b - <b>Loss of speech</b>   | £50,000.00               | <b>Excess period</b>   | 7 Days              |
| 3c - <b>Loss of hearing</b><br>1 - in both ears<br>2 - in one ear                | £50,000.00<br>25% of 3c1 | 7 - <b>Medical expenses</b> arising in connection with a valid claim under insured events 5 or 6 on the schedule | £10,000.00          |
| 4a - <b>Permanent total disability</b>   | £50,000.00               |  |                     |
| Accident accumulation limit:   |                          | £250,000.00  |                     |
| Accident any one person limit:   |                          | £50,000.00   |                     |
| <b>Section B - Illness</b>   |                          |  |                     |
| <b>Insured event</b>   | <b>Sums insured</b>      | <b>Insured event</b>   | <b>Sums insured</b> |
| 1 - Loss of both eyes  | NOT COVERED              | 3 - <b>Temporary total disability</b>  | NOT COVERED         |
|  |                          | <b>Excess period</b>   |                     |
| 2 - <b>Permanent total disability</b>  | NOT COVERED              | 4 - <b>Medical expenses</b> arising in connection with a valid claim under insured event 3 on the schedule       | NOT COVERED         |
| Illness any one person limit:  |                          | £0.00  |                     |
| <b>Section C - Travel</b>  |                          |  |                     |
| <b>Insured event</b>   | <b>sums insured</b>      | <b>Insured event</b>   | <b>sums insured</b> |
| 1 - Medical, emergency travel and rescue expenses                                | NOT COVERED              | 4 - <b>Personal property</b>   | NOT COVERED         |
| 2 - Cancelling or cutting short a trip, travel delay and replacement             | NOT COVERED              | 5 - <b>Money</b>   | NOT COVERED         |
|  |                          | 6 - <b>Legal expenses</b>  | NOT COVERED         |
| 3 - Personal liability   | NOT COVERED              | 7 - <b>Hijack</b>  | NOT COVERED         |

**This Endorsement attaches to and forms part of Policy Number :PAT 00004225/10**

**Endorsement No : 1-6**

**The Insured** : Radio Society of Great Britain

The following additional endorsements apply :-

1. The premium herein is a minimum and deposit premium and shall be adjusted at expiry based on the average number of Insured Persons as follows:

£1.75 plus 5% I.P.T. per Member.

2. The maximum Sum Insured payable in respect of item 5 of Section A shall not exceed 60% of the Insured Persons Gross Weekly Wage.
3. The age under the definition of Insured Person is amended from 75 to 90.
4. The following Endorsement applies to this Insurance:-

**Endorsement 601 – Permanent total disability – amended definition.**

5. In respect of Members of the Insured aged under 16 or over 75 years at inception of this Insurance, or those either retired or not in regular gainful employment, the following applies:-

Under Item 5 of Section A and Item 3 of Section B, if operative – **Temporary total disability** – the description of what is covered is amended to:-

We will only pay claims for necessary additional expenses incurred as a direct result of an **accident** or **illness**, and for which the **insured person** has receipts.

6. **Financial Services Compensation Scheme Amendment**

The Financial Services Compensation Scheme information shown in **your** policy document is deleted and replaced with the following.

As **we** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation from the scheme if **we** cannot pay out all valid claims under this insurance. This depends on the type of business and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. For types of insurance **you** must have by law (such as third party insurance for motor claims), the scheme will cover the whole claim. **You** can get more information about the scheme from the FSCS or **you** can visit their website at [www.fscs.org.uk](http://www.fscs.org.uk).

**Subject otherwise to the terms and conditions of the Certificate**

**Dated:** 29 December 2009

**Issued By :** DC