

POLICY TYPE: Personal Accident & Business Travel Insurance

POLICY HOLDER: RSGB - RAYNET Group

INSURER: Equity Red Star(Acc & Health)

POLICY NUMBER: PAT0000422509

PERIOD: 12 Months from 01/01/2012

SUMMARY OF COVER

Cover

Worldwide Personal Accident cover whilst working or on voluntary duty for the Policyholder

Insured Persons

All Staff & Volunteers of RSGB - RAYNET Group

Benefits

| | |
|---------|---|
| £50,000 | Accidental Death |
| £50,000 | Loss of One Eye or Limb |
| £50,000 | Loss of Both Eyes or Two or more Limbs, or Loss of One Eye and One Limb |
| £50,000 | Loss of Speech |
| £50,000 | Loss of Hearing in Both Ears |
| £12,500 | Loss of Hearing in One Ear |
| £50,000 | Permanent Total Disability |
| £ 100 | Per Week in respect of Temporary Total Disability |

Includes

Medical Expenses arising in connection with Temporary Total Disability up to £10,000

Excess

7 Day Deferment Period

Notes

£250,000 maximum payable any one incident

£ 50,000 maximum payable any one life

The Maximum payable following Temporary Total Disability shall not exceed 60% of Gross Weekly wage

The maximum age is extended from 75 to 90

The Temporary Total Disability benefit payable for persons age 10-16 & over 75 is for additional expenses only for which receipts have been obtained

Premium Basis

Premium is a Minimum & Deposit based on an estimated 958 members at £1.65 each (+ the applicable rate of insurance premium tax), and is adjustable at the insurance year end on the actual number of members.