

Part N – Fidelity guarantee

Persons Guaranteed:
All members and employees

Sum Guaranteed
£25,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part O – Personal accident

The cover		
Category:	Insured Persons:	Operative Time:
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business
B	member	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
C	volunteer	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
D	key personnel as follows:	24 hours per day engaged in any activity worldwide not excluded from this cover.

Excesses	
Excesses:	Not applicable

Table of benefits				
Benefit:	Category:			
	A	B	C	D
1. Death	£50,000.00	£Nil	£Nil	£Nil
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£50,000.00	£Nil	£Nil	£Nil
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£50,000.00	£Nil	£Nil	£Nil
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£50,000.00	£Nil	£Nil	£Nil
5. Permanent Partial Disablement	See section	See section	See section	See section