

Policy Number	NGPA 51768 2023
Insured Name	British Veterinary Association (BVA)
Insured Address	7 Mansfield Street, London, W1G 9NQ
Subsidiary Companies	None
Business Description	Professional Veterinary Association with publishing interest & other commercial interests.
Insured Person(s)	Category A) All Graduate Members of the Insured
Age Limit	Category A) Under 66 years at the Policy Effective Date
Operative Time	This Insurance shall cover the Insured Persons for Bodily Injury on a 24 Hour basis
Endorsement(s) Applicable	One
Geographical Limit	Worldwide
Reason for Issue	Renewal
Security	Underwritten by Canopus Managing Agents Limited for Lloyd's Syndicate 4444

Period of Insurance

Policy Effective Date	1 st January 2023
Policy Expiry Date	31 st December 2023
Date of Issue	29 th December 2022

Broker Details

Broker Agency Number	1853
Account Handler	Shirley Sherburne
Broker Address	Lloyd & Whyte Ltd, Affinity House, Bindon Road, Taunton, Somerset, TA2 6AA

Personal Accident Cover Category A

Item	Schedule of Benefits	Sum Insured
1	Accidental Death	Not Covered
2	Permanent Total Loss of Sight of One Eye	£50,000
3	Permanent Total Loss of Sight of Both Eyes	£50,000
4	Loss of One or More Limb(s)	£50,000
5	Permanent Total Loss of Speech	£50,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£12,500
	(b) In Both Ears	£50,000
7	Permanent Total Disablement	£50,000
	Permanent Partial Disablement	Covered
8	Temporary Total Disablement	Not Covered
	Excess Period	
	Benefit Period	
9	Temporary Partial Disablement	Not Covered
	Excess Period	
	Benefit Period	
10	Quadriplegia	£100,000
11	Triplegia	£25,000
12	Paraplegia	£25,000
13	Hemiplegia	£25,000

Maximum Sums Insured

Maximum Sum Insured Any One Occurrence	£5,000,000
Maximum Sum Insured in respect of Item 1	Not Applicable
Maximum Sum Insured in respect of Items 2, 3, 4, 5, 6(b) and 7	The Sum Insured or 5 x Annual Salary (whichever is the lesser)
Maximum Sum Insured in respect of Item 6(a)	The Sum Insured or 1.25 x Annual Salary (whichever is the lesser)
Maximum Sum Insured in respect of Item 8	Not Applicable
Maximum Sum Insured in respect of Item 9	Not Applicable

Extensions

Item	Schedule of Benefits	Sum Insured
14	Disappearance Extension	Included within Item 1
15	Medical Expenses	Up to 20% of any claim amount paid under Items 1-9, up to a maximum of £15,000
16	Hospital In Patient Expenses	£50 per day payable up to 104 weeks
17	Coma Benefit	£50 per day payable up to 104 weeks
18	Retraining Expenses	Up to £5,000

This Policy is signed on behalf of Underwriters



Frank O'Malley
Chief Executive
Accident and Health from Arc Legal Group
Registered Office: The Gatehouse Lodge Park, Lodge Lane, Colchester, Essex, CO4 5NE
Registered in England No: 04672894
Authorised and regulated by the Financial Conduct Authority