

Personal Accident Frequently Asked Questions

If I am injured, can I claim from the Personal Accident policy?

NISA have arranged for a **Personal Accident policy** to be included for its members. This provides a benefit for particular injuries YOU may suffer whilst undertaking the recognised/authorised activities of the association.

Below is a summary of the cover and benefits of the Personal Accident policy:

Insured Person

Any full or associate Member of the Group Policyholder aged 3 years or over but under 80 Years

Effective Time

All Members of NISA resident in the UK whilst Ice Skating

Benefits

	BENEFIT DESCRIPTION	BENEFIT AMOUNT	Permanent Disabling Injuries - Scale of Benefits	
Accidental Bodily Injury resulting in:	Death	£5,000	A. Loss of Sight in both eyes	100%
	Permanent Total Disablement *	£50,000	B. Loss of Speech	100%
	Permanent Disabling Injuries *	£50,000	C. Loss of Hearing in both ears	100%
	Temporary Total Disablement Benefit Period: 104 weeks Deferment Period: 7 days	Not Insured	D. Loss of more than one Limb	100%
	Dental Injury *	Up to £500	E. Loss of one Limb	100%
	Hospital Confinement Benefit Period: Maximum any one accident	£30 per day 25 days £750	F. Loss of Sight in one eye	100%
	Convalescence	£100	G. Loss of Hearing in one ear	20%
	Broken Bones ** Arm, wrist or hand: Leg, ankle or foot: Maximum any one accident	 £100 £200 £500	H. Loss of or total loss of use of: i. a foot below the level of the ankle (talo-tibial joint)	50%
			ii. a hip, knee, ankle or thumb	20%
			iii. a forefinger or big toe	15%
		iv. any other finger:	10%	
		v. any other toe	5%	
		I. Loss of use of:		
		i. the back or spine below the neck with no damage to the spinal cord	40%	
		ii. the neck or cervical spine with no damage to the spinal cord	30%	
		iii. a shoulder, elbow or wrist	25%	

* The Benefit Amount shall be reduced by 50% in respect of Insured Persons aged 70 years or over.

** The Benefit Amount and the maximum amount payable shall reduce by 50% in respect of Insured Persons aged 65 years or over.

Please note maximum age limit is 80 years old.