

## English Amateur Dancesport Association

### Perkins Slade Personal Accident Insurance Summary of Cover

This cover is provided to qualifying\* English Amateur Dancesport Association members between the ages of 3-75 years whilst participating in association activities. It is a benefits policy, meaning that a claim can be made regardless of liability.

The benefits available under the policy are detailed in the table below:

BENEFIT DESCRIPTION	BENEFIT PERIOD	BENEFIT AMOUNT
Death		£5,000
Permanent Total Disablement*		£50,000
Loss of one Limb*		£50,000
Loss of two or more Limbs*		£50,000
Loss of Sight in One Eye*		£50,000
Loss of Sight in Both Eyes*		£50,000
Loss of Speech*		£50,000
Loss of Hearing*		£50,000
Emergency Dental Expenses*		Up to £500
Hospitalisation	25 days	£30 per day Maximum £750 any one Accident
Convalescence		£100
Broken Bones**		Arm £100 - Leg £200 Maximum £500 any one Accident

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

\*\* The Benefit Amount and the maximum amount payable shall be reduced by 50% in respect of Policyholders aged 65 years or over.

The benefits are payable if during the period of insurance the Insured person suffers accidental bodily injury resulting directly and independently of any cause within 2 years in death, loss or disablement.

### Principal Exclusions

Injury arising out of:

- illness
- the taking of a drug which is not lawfully available
- engaging in flying of any kind other than as a passenger
- war
- any sporting activity undertaken as a Professional
- benefits payable under Permanent Total Disablement is limited to £5,000 for people under 21 or not gainfully employed
- members over 75 years of age.

\*Qualifying Memberships – Full Adult, Junior and Juvenile, Student and Student Intermediate, Freestyle, **excludes** Formation. Other memberships can apply for a payment of £2.50 per Member – apply via Membership.