

GROUP PERSONAL ACCIDENT

Insured	MCF Memberships Ltd, MCF Sports Ltd and Arena Sports Live Ltd
Policy Number	696614
Cover Provided By	DTW 1991
Period of Cover	3 rd November 2016 to 31 st October 2017

Insured Person

Any Licensed member of the Insured

Operative Time

Whilst attending any motorsport Event including Racing, Testing and Practice including travel to and from the Event.

Cover

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Death or Disablement the Company will pay to the Insured the appropriate Benefit shown in the Schedule subject to the Maximum Benefit Any One Person £30,000 (and inner limits where applicable) as detailed in the Schedule.

Benefit	Benefit Level	
Death	£10,000	Limited to £5,000 if aged under 16 years
Loss of Limb &/or Loss of Sight in one or both eyes &/or Loss of Speech &/or Loss of Hearing in both ears due to Bodily Injury	£20,000	
Permanent Total Disablement due to Bodily Injury	£30,000	
Temporary Total Disablement from the Insured Persons usual occupation *	£50 per week	Payable per week for a maximum of 52 weeks in all not necessarily consecutive Not payable for the first 42 days of any Period of Disablement
Temporary Partial Disablement	NIL	
Simple & Other Fractures	Up to £500	Continental Scale applies

Temporary Total Disablement:

* For those Insured Persons not in regular gainful employment or under 18 years of age and in full time education the benefit will be paid to reimburse receipted expenses necessarily incurred as a direct result of Accidental Bodily Injury

Continental Scale

Applying to both Simple & Other Fractures:		Applying to Simple Fracture only:	
Neck, skull or spine	100%	Leg, ankle or knee	20%
Hip	75%	Arm, elbow, wrist or ribs	20%
Cheekbone, shoulder or hairline fracture of the skull or spine	30%	<u>Applying to Other Fractures Only:</u>	
		Jaw, pelvis, leg, ankle or knee	50%
		Arm, elbow, wrist or ribs	25%

Definitions applying to Fracture Benefit:

Simple Fracture

A fracture in which the injured bone cracks or breaks but remains within the body and does not pierce the skin

Other Fracture

A fracture in which the injured bone cracks or breaks and penetrates through the skin and exposes the bone and deep tissues to the exterior environment

Hospitalisation

If during the Operative Time the Insured Person sustains bodily injury following an accident which within two years is the sole and independent cause of the Insured Person being admitted to hospital on the recommendation of a Medical Practitioner the Company will pay £200 per full week up to a maximum of 3 weeks any one Insured Person while they are a hospital in-patient subject to an excess of 1 week (1 week is 7 full days).

The maximum the Insurer will pay in respect of Hospitalisation Benefit is GBP600 any one Insured Person any one Accident

Permanent Total Disablement is defined as:

Total and absolute disablement caused other than by Loss of Limb Loss of Sight Loss of Speech or Loss of Hearing in both ears which will entirely prevent the Insured Person from engaging in any and every occupation for the remainder of their life