

SUMMARY OF BRITISH SKYDIVING MEMBERS' INSURANCE

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in association with



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Members of the British Skydiving benefit from the insurance cover summarised below. Two covers are provided, each by a separate policy.

1. **Members' Third Party Legal Insurance**
2. **Death and Critical Injury Insurance**

THIRD PARTY LEGAL LIABILITY INSURANCE

The following summary does not contain the full terms and conditions of the third party legal liability insurance provided in respect of the individual members of British Skydiving. The full terms of the contract can be found in the policy documentation.

It is important to note that the cover in respect of members forms only part of wider insurance under the policy.

Policyholder: British Parachute Association Ltd t/a British Skydiving and/or the Council Thereof
Insured Person: All Individual members of the Policyholder and recorded as such in the Policyholder's Membership records.

Insurers: AXA XL Insurance Company UK Limited

Policy Number: UKG0070185LI23A

Limit of Indemnity: GBP 10,000,000 any one event in respect of Public Liability, GBP 10,000,000 in the aggregate in respect of Products Liability and/or Pollutants insured by the Policy.

Where Am I Covered: Anywhere in the World (excluding USA), but cover at any Overseas Non-Affiliated Drop Zone is limited to GBP100,000 any one claim. If you are not a national of the United Kingdom you will not be covered at Non-Affiliated Drop Zones outside of the United Kingdom unless you are performing parachuting activity as part of a British Registered Display Team.

Period of insurance: 1st April 2023 to 31st March 2024

WHAT IS INSURED

The legal liability of the member for injury or damage to property of a third party whilst the member is engaged in membership activities.

The costs of defending a claim for legal liability.

The legal liability of the member to another member for injury or damage to property.

WHAT IS NOT INSURED

The Company shall not indemnify the insured against liability:

- Liability arising out of activities performed in the USA.
- Liability for loss or damage to property belonging to or in the care, custody or control of the insured.
- Liability arising from ownership or occupation of land or building.
- Liability of any non-British Skydiving affiliated entity or to any person acting on behalf of a non British Skydiving affiliated entity.
- Liability for Non United Kingdom residents and/or Citizens performing activities outside of the United Kingdom unless such activity takes place at a British Skydiving Affiliated Parachute Training Organisation, Club or Centre or as part of a BPA Registered Display Team.
- Liability arising from the insured's profession or professional activities or anyone employed by the member.
- Liability arising from gradual pollution.
- Contractual liability.
- Deliberate or reckless behaviour by a member.
- Liability arising from abuse.
- Liability arising from motor vehicles.
- Liability arising from aircraft and watercraft.
- Liability arising from asbestos.
- Punitive damages.
- Penalties, fines or liquidated damages.
- Liability arising from radioactive contamination.
- Liability arising from war.
- Liability arising from cyber.
- Liability covered by any other policy.
- Liability where the organisation that is the Policyholder is also covered by the Insurer.
- Liability arising out of wind tunnels.
- Liability arising from any Product exported to the USA.
- Liability arising from data protection.
- Liability arising out of deliberate acts.
- Liability arising out of loss or damage to any Product or Product Recall.
- Injury to an Employee.
- Professional Services for a fee.

COVER RESTRICTIONS

Endorsements may apply to your policy. These will be shown in your policy documents.

This cover is for the member whilst involved in membership activities only.

This policy does not cover on duty Ministry of Defence employees or military employees.

COVER EXTENSIONS

Extensions may apply to your policy. These will be shown in your policy documents.

Contingent Motor (Non-Owned Motor Vehicles).

Defective Premises Act 1972.

Cross Liabilities – where the Insured comprises more than one party the Insurer will treat each as though a separate policy had been issued to them.

Health and Safety at Work – Defence Costs.

Indemnity to Principals.

Food Safety Act – costs of prosecution awarded against the Insured and Defence Costs incurred.

Costs for Court Attendance (for each day attendance is requested) up to £1,000 for any Director, Partner of the Insured Entity and £750 any Employee.

Corporate Manslaughter and Corporate Homicide Act 2007 – any costs of prosecution awarded against the Insured and Defence Costs incurred. The maximum Liability of the Insurer shall not exceed GBP 1,000,000 in the Aggregate during any one Period of Insurance.

DEATH AND CRITICAL INJURY INSURANCE

This short document provides you with a summary of cover provided under Aviva Insurance Ltd. Personal Accident Policy Number 100732276GPA. Full details of the policy are available from British Skydiving.

WHAT COVER DO I GET?

The policy provides specific Personal Accident benefits whilst undertaking a parachute jump from leaving the aircraft until such time the landing is complete in accordance with the British Skydiving operations manual supplemented by local Standard Operating Procedures.

SIGNIFICANT BENEFITS

Accidental Death £15,000

Paraplegia £15,000

Shall mean the permanent and total paralysis of both legs

Quadriplegia £15,000

Shall mean the permanent and total paralysis of both legs and both arms

In respect of each of the above a claim shall not be payable under more than one benefit in respect of the same loss

SIGNIFICANT EXCLUSIONS

The following may invalidate your cover under the policy. Please see the policy document for full details:

- War within your country of residence or secondment
- Reaching 75 years of age
- Whilst in the aircraft prior to the parachute jump
- Committing or attempting to commit suicide or intentionally inflicting self injury
- Cover outside of the United Kingdom or British Skydiving Affiliated Parachute Training Organisation in Cyprus without prior notification to and acceptance by Aviva Insurance Ltd
- Sickness disease any naturally occurring condition or gradually operating cause or post traumatic stress disorder other than as a direct result of Bodily Injury
- Pregnancy or childbirth within two months of the expected date
- Whilst engaging in active service in any Armed Forces of any nation other than specific training under the JSAT Temporary Membership as per details provided to Aviva Insurance Ltd
- An insured person undertaking a parachute jump against medical advice

PERIOD OF INSURANCE

1st April 2023 to 31st March 2024

**IF YOU HAVE ANY QUESTIONS ABOUT
YOUR POLICY PLEASE GET IN TOUCH**

0116 278 5271

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britishskydiving.org

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