Summary of Personal Accident Insurance cover for Equity Members

Company: Aviva Insurance Limited

Product: Personal Accident

Aviva Insurance Limited. Registered in Scotland No SC002116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of the cover provided to you as an Equity Member under Equity's own Personal Accident policy.

The full terms and conditions (along with other important information) can be found in the Equity Personal Accident policy wording and policy schedule. If you want to view these you will need to contact Equity.

SIGNIFICANT EXCLUSION

If you are a stunt performer, please contact Equity to discuss your requirements.

What is covered?

Significant benefits and features

Cover applies to any Equity member and for Occupational Accidents whilst commuting directly to or from, rehearsing, practising, auditioning, training for, or undertaking activities in connection with the Member's Equity profession. Training includes general fitness and conditioning activities. Organised, competitive or recreational sporting activities are excluded unless participation in such activities forms part of the Member's Equity profession.

All members are covered on the same basis, on the policy:

- ✓ The most we will pay is £20,000 for
  - Death
  - Permanent Total Disablement from any and every occupation
  - Loss of Sight in one or both eyes
  - Loss of Hearing in both ears
  - Loss of one or more Limbs
  - Loss of Speech
- ✓ Loss of Hearing one ear - the most we will pay is £5,000
- ✓ Temporary Total Disablement - the most we will pay is £300 per week
- ✓ Benefit Period is 52 weeks maximum
- ✓ Deferment Period is 14 days
- ✓ Accumulation Limits
  - The most we will pay in respect of any one accident is £5,000,000
  - The most we will pay in respect of any one aircraft is £5,000,000

What is not covered?

Significant exclusions and limitations

The most significant exclusions and limitations are listed below. Please refer to the policy wording for full details of exclusions and limitations:

- ✗ sickness or disease
- ✗ any naturally occurring condition or degenerative process
- ✗ Permanent Total Disablement if a member is retired from gainful employment and receiving a pension of any kind
- ✗ war in the member's Country of Residence
- ✗ any kind of flying other than as a passenger
- ✗ being a full time member of the armed forces on active duty
- ✗ suicide or self harm
- ✗ criminal acts
- ✗ Temporary Partial Disablement
- ✗ Policy age limit - up to and including 85 years
- ✗ Damage or loss to money - £100 excess
- ✗ Damage or loss to mobile phones & gadgets - max £500 per claim
- ✗ Coma benefit - max 365 days
- ✗ Hospitalisation benefit - max 365 days

What is covered? Continued...

Backstage Personal Property:

- ✓ Damage to Personal Property - Valuables - the most we will pay is £500 with a single article limit of £100

Following an Accidental Bodily Injury:

- ✓ Coma - the most we will pay is £50 per day
- ✓ Dental and Optical Expenses - the most we will pay is £500
- ✓ Facial Disfigurement - the most we will pay is £20,000
- ✓ Funeral Expenses - the most we will pay is £10,000
- ✓ Hospitalisation - the most we will pay for any one claim is £50 per day
- ✓ Diagnostic Imaging Expenses - the most we will pay is £1,000
- ✓ Medical Expenses Including X-rays & Surgery - the most we will pay is £6,900
- ✓ Rehabilitation Expenses - the most we will pay is £20,000

Are there any restrictions on cover?

At the time of the incident that leads to a claim, you must be an Equity member. Please refer to the Equity website for more information, including but not limited to the "Do's and Don'ts" section [of the Equity insurance guide].

https://www.equity.org.uk/advice-and-support/insurance

Where am I covered?

You are covered anywhere in the world in connection with the membership provided the member's usual residence is in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, the Republic of Ireland or Gibraltar. Members who reside overseas are also covered whilst visiting and working in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man or Gibraltar.

What are my obligations?

Your access to this insurance cover is provided through your Equity membership and so is dependent on you continuing to be an Equity member.

When and how do I pay?

Equity pays the premium for its Personal Accident Policy. Your access to this insurance cover is dependent on your Equity membership, including the payment of your membership fee to Equity.

Payment of your membership fee must have cleared with Equity for cover to be in force.

When does the cover start and end?

The Equity Personal Accident insurance is an annually renewing policy starting on the 1st October and ending on 30th September.

You will have access to cover providing you are an Equity member at the time of an incident which leads to a claim.

How do I cancel the cover?

Your access to this insurance cover is provided through your Equity membership. If you want to cancel your membership, and as a result lose access to this insurance cover, then you need to contact Equity.