



## SUMMARY OF PERSONAL ACCIDENT INSURANCE

Arranged on behalf of

# THE MEMBERS OF THE GUILD OF BRITISH CAMERA TECHNICIANS

Prepared by:

**Andrew Leen**

MediaRoo Ltd

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MediaRoo Limited is a Limited company registered in England & Wales No 10958867.

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**Message from Dee Edwards, The Guild of British Camera Technicians:**

Personal Accident Insurance has been offered by the Guild as part of your membership package for the last couple of years.

As some of you will know, during this time we lost two dear members in quick succession to unfortunate accidents. The financial support provided by the Guild's Personal Accident cover proved invaluable to their loved ones at what was a very difficult time.

Providing their families and partners with funds to meet the unexpected costs they faced, whilst also being able to cover their daily living expenses, proved to us without doubt that maintaining this cover is the right thing for the Guild to do for their membership.

As a result of these two claims, the existing insurer's premium increased significantly, so we sought new quotes from our insurer partners.

I am pleased to advise that Andrew Leen, founder of MediaRoo Insurance Brokers (who negotiated the original policy on our behalf), has again managed to secure an excellent policy for the Guild. Access to this is exclusively for our Members, and provides the level of cover we demanded, whilst maintaining a competitive premium.

We are pleased to again be able to provide this cover free-of-charge to all of our members as part of their membership benefits.

Andrew has very kindly put together the following FAQs and table of benefits for you, which summarises some of the key covers, terms and exceptions that apply. The full policy document is available on request.

Andrew at MediaRoo has been a strong supporter of the Guild for a number of years, and I am sure that Guild Members will support him with their insurance business when it is due for renewal.

MediaRoo is a media insurance specialist, and has an exclusive deal for freelancers' equipment, as well as access to many other useful insurances that you may need.

Please contact Andrew directly on 07983 741101 or [andrew@mediaroo-insurance.co.uk](mailto:andrew@mediaroo-insurance.co.uk) to see how he can help you.

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## About Andrew Leen and MediaRoRo Insurance Brokers

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Andrew Leen is founder of the media-specialist insurance broker MediaRoRo, who have arranged and placed the Personal Accident insurance on behalf of the members of the Guild.

Andrew has extensive knowledge of our industry, having over 14 years media-insurance experience, and also having placed the original Personal Accident Insurance for the Guild during his time as Director, Media, at PIB Insurance Brokers.

Andrew's current clients are based across the length and breadth of the UK, and their work takes them all over the world.

MediaRoRo provide a wide range of insurances that may be useful to GBCT Members and have recently launched a specialist Freelancer policy providing equipment cover (and more) at an extremely competitive rate that has already proven very popular with policyholders.

MediaRoRo currently insures not only those working on big-ticket productions by the Hollywood studios, but also those working with independent production companies, meaning that Andrew is well-versed with the intricacies of the media world, and can offer you expert, impartial advice.

### Contact details

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Andrew will be pleased to help you with any questions you may have regarding the Personal Accident policy, or your own insurance needs and can be reached in a number of ways, convenient to you:

Andrew Leen

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Phone: 07983 74110

Email: [andrew@mediaroo-insurance.co.uk](mailto:andrew@mediaroo-insurance.co.uk)

Skype: andrew\_20849

WhatsApp/Facetime: via phone or email as above

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## Group Personal Accident – FAQs

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The following FAQs are for information only, and you should refer to the policy documents for full terms conditions and exceptions that apply. In the event of any discrepancy between this FAQ and the policy documents, the policy documents prevail.

**What is the purpose of this cover?**

Personal Accident ('PA') insurance is designed to provide you or your next of kin with a financial benefit in the event of your death or permanent disablement due to accidental bodily injury. This benefit is paid to you, and can be used to meet day-to-day living costs, modifications required to your home, funeral expenses, or for any other purpose.

**Do I need to apply for cover?**

No, you only need to apply for membership of the Guild. As soon as you become a fully paid-up member of the GBCT, you are covered under the terms of the policy. No proposal form or medical is required.

**How much will this cover cost me?**

The cost of the insurance has been met by the Guild for the benefit of its members. There is no premium for you to pay.

**When does the policy run from and to?**

The Guild's Personal Accident policy runs from 14<sup>th</sup> February 2019 and is due for renewal on 14<sup>th</sup> February 2020.

**Are there any members who do not qualify for this policy?**

Yes. The policy does not cover those who are classed SOLELY as associate, affiliate, retired, or honorary members. If you fall into one of these categories as well as being a standard member, then you are covered by virtue of your standard membership.

**Is there an age limit under the policy?**

Yes, the benefits are reduced for those aged under 17 or over 76.

**Can I join the policy if I'm not a member of the GBCT?**

No. This policy's terms, cover limits, and extensions of cover have been negotiated by MediaRoo exclusively for the GBCT and their members only. Access to it is exclusively via your membership of the Guild.

**What if I already have Personal Accident cover elsewhere?**

If you already have cover under a Personal Accident policy then the GBCT's policy will pay any benefit due to you in addition to any benefit you may receive from your other PA policy.

**Is there anywhere in the World where I am not covered?**

Yes, unless agreed in writing prior to departure, cover is not provided whilst you are in, or travelling through, Cuba, Democratic People's Republic of Korea (North Korea), Iran, Russia, Syrian Arab Republic (Syria), Ukraine and Yemen.

**Am I covered only during normal working hours, or at night as well?**

You are covered 24hrs a day.

**Am I covered only whilst I'm carrying out work?**

No, you are covered whether you are at work, or not.

**Are my family covered under this policy?**

Not unless they also happen to be paid up members of the GBCT! Contact Andrew at MediaRoos if you'd like to explore cover for the whole of your family.

**Am I covered illness or sickness?**

No, there is no cover for sickness or illness under this policy. Contact Andrew at MediaRoos if you'd like to discuss this cover.

**Are there any activities that are not covered?**

Yes, piloting/crewing an aircraft, engaging in active Armed Forces activity, bungee jumping, caving, free solo climbing, hang-gliding, ice hockey, mountaineering or rock climbing, parachuting, paragliding, parascending, potholing, racing, sports tours, white water skiing, winter sports of any kind, zorbing.

**Is SCUBA diving covered?**

SCUBA diving for pleasure is covered where you hold a valid BSAC "Sports Diver" or PADI "Open Water" certificate, or where you dive under the constant supervision of a licenced diving school. In both circumstances, you must follow their rules and guidelines/instructions at all times.

However, the following diving activities are NOT covered:

unaccompanied diving, dives involving visits to wrecks or caves, dives below a depth of 30 metres and dives for gain or reward (work). If you require more specific cover for working underwater, please contact MediaRoos.

**Will the policy pay me if I have to take time off due to breaking a leg or another part of my body?**

No, only accidents that result in a permanent disablement are covered. There is no weekly or other benefit payable for temporary conditions, or for illness of any type.

**I see the policy covers life-changing injuries or death, what about smaller injuries that affect me working?**

One of the benefits of cover is that it also provides a sliding-scale of benefits for things such as permanent loss of a thumb, finger or toe, knee, ankle, shoulder or jaw and for certain types of permanent scarring.

**Are there any significant exclusions?**

Yes, all policies have some exclusions. Your policy will exclude (in addition to the above) death or disablement resulting from:

- A pre-existing medical condition
- An insured person's:
  - a) suicide or attempted suicide,
  - b) intentional self-injury,
  - c) deliberate exposure to exceptional danger other than in an attempt to save human life,
  - d) neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.

Or where an insured person:

- e) provokes an assault or fight, other than in bona fide self-defence,
- f) is intentionally engaged or taking part in a riot or civil commotion,
- g) has or is committing a criminal offence.
- War, Terrorism and similar acts
- The use of drugs or alcohol
- Radioactive Contamination
- Venereal Disease, or AIDS, ARC, HIV
- Disappearance, unless the body of that Insured Person is not found within one-hundred and eighty (180) days and sufficient evidence is produced to allow the Insurer to conclude that the Insured Person has sustained Bodily Injury that has caused their death.

## Group Personal Accident – Cover Summary

### COVER

Accidental bodily injury to the person(s) insured, which occurs during the operative period and results in death or disablement.

### MEMBERSHIP

Members covered	All paid up members, excluding those who are solely classed as associate, affiliate, retired, or honorary members.
Cover basis	Worldwide, 24 Hour

### SCHEDULE OF CORE BENEFITS

The following apply to Members aged 17 or over and under 76, who are not in full time education. Reduced benefits apply to those aged under 17, over 75, or those who are in full time education or not in remunerated employment.

Benefit		Benefit amount
1	Death	GBP 25,000
2	Permanent total Loss of Sight in one or both eyes	GBP 25,000
3	Loss of Limb	GBP 25,000
4	Loss of Hearing in one ear	25% of Item 7
5	Loss of Hearing in both ears	GBP 25,000
6	Loss of Speech	GBP 25,000
7	Permanent Total Disablement (usual)	GBP 25,000
8	Paraplegia	GBP 50,000
9	Quadriplegia	GBP 100,000

## ADDITIONAL BENEFITS

Item	Additional Benefits (applicable to Section A1 only)		Maximum amounts payable (each Insured Person)
12	Coma Benefit subject to the following: Benefit Payment Period Amount payable for each complete twenty-four (24) hour period is GBP 50	730 days	GBP 36,500
13	Domestic Services Expenses		GBP 10,000
14	Home Adaption Expenses		GBP 25,000
15	Retraining Expenses		GBP 15,000
16	Urgent Expenses Following Accidental Death		GBP 1,000
17	Hospitalisation subject to the following: Benefit Payment Period Amount payable for each complete twenty-four (24) hour period is GBP 50 There is no payment for the first (forty-eight) 48 continuous hours of Hospitalisation.	200 days	GBP 10,000
18	Rehabilitation subject to the following: Excess This Excess will apply to each Accident each Insured Person irrespective of the number of claims arising from that one Accident.	GBP 20	GBP 500
19	Loss of Personal Belongings from Assault		GBP 1,000
20	Permanent Disfigurement by Scarring Scarring of part of the neck face or head above the collarbone. Length of scarring (in centimetres (cms)): <div style="text-align: right; margin-right: 50px;">             Less than 2.5cms              2.5cms up to 4.9cms              greater than 4.9cms up to 7.4cms              greater than 7.4cms up to 9.9cms              greater than 9.9cms up to 12.4cms              greater than 12.4cms up to 14.9cms              greater than 14.9cms           </div> Scarring of part of part of the body on or below the collarbone shall be half of the amounts shown for scarring of part of the neck, face or head above the collarbone shown immediately above.		Nil GBP 2,000 GBP 4,000 GBP 6,000 GBP 8,000 GBP 10,000 GBP 12,000

## ADDITIONAL SCHEDULE OF BENEFITS

The policy additionally includes the following benefits, which are expressed as a percentage of the benefit paid under item 7 Permanent Total Disablement.

Item	Additional Benefits (applicable to Section A1 only)	Maximum amounts payable (each Insured Person)	
i)	Incurable insanity	100%	
ii)	Total organic paralysis	100%	
Loss by amputation or permanent loss of by physical separation of:-		<b>RIGHT</b>	<b>LEFT</b>
iii)	One thumb	20%	17.50%
iv)	One index finger	15%	12.50%
v)	Any other finger	10%	7.50%
vi)	Permanent total loss of shoulder or elbow	25%	20%
vii)	Permanent total loss of use of wrist	20%	15%
The Benefits iii) to vii) shall be reversed if the Insured Person is left handed.			
Loss by amputation or permanent loss of by physical separation of:-			
One big toe		10%	
Any other toe		3%	
Permanent total loss of use of hip or knee or ankle		20%	
Removal of lower jaw by surgical operation		30%	
Shortening of at least five (5) centimetres of lower Limb		15%	

Permanent disability means: assessment of the Insured Person's degree of disability relative to the scale above, without reference to the Insured Person's occupation.

If you would like a copy of the policy wording and/or policy schedule, please contact Andrew at MediaRoo on 07983 741101 or by email [andrew@mediaroo-insurance.co.uk](mailto:andrew@mediaroo-insurance.co.uk)