

## **The University of Bristol and The University of Bristol Students' Union Personal Accident Benefits – Non Sport**

This document provides a summary of the main benefits and exclusions. It is not personalised to your specific individual circumstances.

### **What is this type of benefit?**

It provides benefits in the event of accidental death or serious injury and a range of other benefits all following an accident whilst participating in or attending any activity recognised by and under the auspices of the University of Bristol and/or the University of Bristol Students' Union.

### **Who is covered?**

Any full-time or part-time student under the age of 70 years.

### **When and where does cover apply?**

Whilst an individual is participating in or attending any formally pre-organised non-sporting activity recognised by and under the auspices of the University of Bristol, including students' union affiliated societies activities, anywhere in the UK, and whilst on work or study placement or internship approved by the University of Bristol abroad. Cover will only apply whilst members are on the exact premises where these activities are taking place. Cover includes travel directly to and from the pre-organised activity in respect of work placements, field trips, students' union affiliated societies' s and JCR Committee activities in the UK.

### **When do these benefits commence?**

These benefits apply from 2<sup>nd</sup> October 2025.

### **What are your obligations?**

You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury.

After an injury, you should obtain and follow the advice of a doctor.

### **In the event of a claim**

Please email the Insurance Team at your earliest opportunity:

[insurance-enquiries@bristol.ac.uk](mailto:insurance-enquiries@bristol.ac.uk)

### What is included?

Benefits following an accident (not sickness or disease) will be paid, in the event that you:-

- ✓ die or are permanently disabled; or
  - ✓ suffer damage to teeth or need to stay in hospital; or
  - ✓ are temporarily unable to work or attend lessons / lectures; or
  - ✓ incur costs in deferring your academic course
- as a result of an accident.

The main benefit levels are listed below:

#### Benefit 1 Personal Injury

✓ **1. Accidental Death** - £30,000

✓ **2. Permanent Total Disablement – scale of benefits:**

A. Permanent total disablement (other than specified below) - £50,000

B. Total organic paralysis - £50,000

C. Total loss of intellectual capacity - £50,000

D. Loss of sight in one or both eyes - £50,000

E. Loss of one or more limb(s) - £50,000

F. Total loss of hearing in both ears - £37,500

G. Total loss of speech - £37,500

H. Total loss of or loss of use of:

i. a hip, knee, ankle or wrist - £20,000

ii. a thumb - £12,500

iii. a shoulder or elbow - £10,000

iv. a finger or big toe - £5,000

I. Damage to internal organs resulting in loss of use of:

i) Lung - £25,000

ii) Kidney - £7,500

iii) Spleen - £5,000

J. Total loss of hearing in one ear - £5,000

K. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area - £1,000

L. Benefit for any permanent disability not noted above will be calculated on a medical assessment of the degree of disability relative to this scale

Provided that:

a. The total benefit payable shall not exceed the total amount payable for permanent total disablement (£50,000).

b. If benefit is payable for loss of or loss of use of a limb then benefits for parts of that limb cannot also be claimed.

**3. Hospital Confinement** - £40 per day for up to 120 days

**4. Additional Travel Expenses** – up to £500

Additional expenses necessarily incurred by you in attending a doctor, hospital, or your place of study following injury to you.

✓ **Benefit 2. Supplementary Travel and Accommodation** (following hospital in-patient treatment) – up to £1,000

i. all reasonable costs incurred within the United Kingdom;

a. in transporting you by private ambulance or air ambulance to a hospital local to your home address or term time address,

b. in providing qualified medical staff to accompany you to a hospital local to your home address or term time address,

subject to:

i. the agreement of a doctor;

ii. any transportation being medically necessary.

ii. up to a maximum of £100 necessarily and reasonably incurred in the United Kingdom for transporting you to your home address, term time address or location of Your activity following discharge from hospital by a doctor.

iii. up to a maximum of £50 for necessary and reasonable transport costs incurred in the United Kingdom by your team member as a result of accompanying you to Hospital.

iv. up to £1,000 in transporting your body and your personal belongings back to our home address (excluding funeral and interment costs).

v. up to £250 per person for reasonable domestic travel and accommodation costs within the United Kingdom of up to two of your relatives or friends who travel to or remain with you whilst necessarily hospitalised.

vi. up to £1,000 in total, for reasonable travel and accommodation costs abroad of up to two of Your relatives who travel to you whilst necessarily hospitalised abroad for 5 days or more.

✓ **Benefit 3. Broken Bones** – up to £1,000 per claim overall

Grade i – Fractures to bones of the fingers or toes;

Grade ii – Pathological fractures; or

Grade iii – Osteoporosis or bone disease which was diagnosed prior to the commencement date

✓ **Benefit 4. Recovery Therapy following Broken Bones or Primary Dislocation or Knee Ligament Injury or Temporary Total Disablement** – up to £40 per session (maximum 10 sessions)

✓ **Student Support Services** – for wellbeing, finances and study advice. Call +44 (0)117 428 3000

**What is not included?**

- ✗ Illness or disease not directly resulting from injury
- ✗ Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause. Post-Traumatic Stress Disorder or any psychological or psychiatric condition
- ✗ Pre-existing medical conditions
- ✗ Suicide, deliberate self-harm or misuse of drugs or alcohol
- ✗ Injuries as a result of: air travel as a pilot or crew member of an aircraft or helicopter; canoeing, sailing or boating over 4½ miles from the coastline; underwater diving; or activities in the pursuit of danger e.g. bungee jumping
- ✗ Members of full time armed forces are excluded. Reserve armed forces are not covered whilst called up on active service
- ✗ Permanent Total Disablement, if student is retired and receiving a pension
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA

**Are there any restrictions?**

! We will not pay the first £25 of any claim for Benefit 1 (6) Additional Travel Expenses unless the claim exceeds £25 when we will pay it in full.