The University of Bristol and The University of Bristol Students' Union Personal Accident Benefits – 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 sporting 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 plus external participants in non-University league teams arranged by Sport, Exercise and Health as declared to the insurance team and under the age of 70 years.

When and where does cover apply?

Whilst an individual is 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 anywhere in the world including organised travel directly from the place of official assembly to the place of the activity at the commencement of a trip and travel directly from the place of the activity to the official place of dispersal upon completion of a trip.

When do these benefits commence?

These benefits apply from 2nd 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

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. **Temporary Total Disablement*** - £40 per week for up to 52 weeks

4. **Loss of Earnings*** - £65 per week max. 26 weeks

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

6. **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.

7. **Dental Expenses** – up to £1,000

√ **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 Kingdon 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. Course Deferment Expenses** – up to £3,000

If your injury requires your academic examinations for that academic year to be deferred until the following academic year, we will pay benefits on the following scale:

a. Following injury evidenced by a certificate from a doctor – up to a maximum of £50.

b. Following injury which results in the payment of temporary total disablement or loss of earnings benefits - up to a maximum of £250.

c. Following injury which results in the payment of temporary total disablement or loss of earnings benefits for a period of 12 consecutive weeks or more or in the payment of a permanent total disablement or permanent partial disablement benefit - up to a maximum of £3,000, providing that evidence is obtained from the course Lecturer that the temporary total disablement or permanent disablement will require you to defer your course until the following academic year.

√ **Benefit 4. Coma*** – £140 per week for up to 52 weeks

√ **Benefit 5. 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 6. Recovery Therapy following Broken Bones or Primary Dislocation or Knee Ligament Injury or Temporary Total Disablement** – up to £40 per session (maximum 10 sessions)

√ **Benefit 7. Medical Certificate Expenses** – up to £40

√ **Benefit 8. Concussion**

Moderate Concussion (graded with a score of 9 to 12 on the Glasgow Coma Scale, with symptoms lasting from 24 hours to 7 days, as diagnosed by a doctor and requiring at least one overnight stay in hospital) - £250

Severe Concussion (graded with a score 1 to 8 on the Glasgow Coma Scale, as diagnosed by a doctor, resulting in you being completely unresponsive and required to stay in hospital, with symptoms lasting over seven consecutive days) - £5,000

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

*** Waiting periods apply – See "What is not included" section**

What is not included?

X Illness or disease not directly resulting from injury

X Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause. Post-Traumatic Stress Disorder or any psychological or psychiatric condition

X Pre-existing medical conditions

X Suicide, deliberate self- harm or misuse of drugs or alcohol

X 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

X The first 7 days (waiting period) under Temporary Total Disablement and Loss of Earning Benefits. The first 14 days (waiting period) under the Coma Benefit

X Members of full time armed forces are excluded. Reserve armed forces are not covered whilst called up on active service

X The first £25 of any claim for damage to teeth

X Permanent Total Disablement, if student is retired and receiving a pension

X 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.