

This schedule should be read in conjunction with the Policy Wording.

Policy Number To be Quoted on All Correspondence	:	#RTT272013-3058790
Name of Insured	:	Soubalt
Insured Person	:	Sophie Edith Soumah
Age Limit	:	64 years of age or under at the commencement of the Period of Insurance
Business	:	Management Consultants - Food Industry Consultant
Address	:	207 Gloucester Place London NW1 6BU
Geographical Limit	:	Worldwide
Period of Insurance	:	7th April 2018 - 6th April 2019
Operative Time	:	Personal Accident & Sickness 24 Hour Travel Benefits Business Travel Maximum Duration any one trip of three months
Premium	:	£132.55 Including 12 % Insurance Premium Tax
Premium Basis	:	Annually reassessable



This schedule should be read in conjunction with the Policy Wording.
For a full description of cover provided, refer to the Wording and any attaching Endorsements.

Schedule of Benefits
Personal Accident
Compensation Payable in respect of Accident **Sum Insured (each Insured Person)**

Death	: £60,000
Loss of two or more Limbs or Loss of both Eyes or one of each	: £60,000
Loss of One Limb or Loss of One Eye	: £60,000
Permanent Total Loss of Speech or Hearing	: £60,000
Permanent Total Loss of Hearing in One Ear	: 30%
Permanent Total Disablement	: £60,000
Temporary Total Disablement Payment Period - 52 Weeks Deferment Period - 7 Days	: £400
Temporary Partial Disablement Payment Period - 52 Weeks Deferment Period - 7 Days	: Not Included
Maximum Incident Limit	: £25,000,000 Subject to:
Aircraft Accumulation	
Multi Engined Aircraft	: £1,000,000
Any other aircraft or airship	: £250,000
War while on an external Journey	: £1,000,000
Terrorism (other than Nuclear, Chemical or Biological Cause)	: £1,000,000
Limit per Person	: As stated above

Sickness
Benefit Payable In Respect of Sickness

Temporary Total Disablement Payment Period - 52 Weeks Deferment Period - 7 Days	: Not Included
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The benefit will not exceed 65% of Annual Salary, dividends and P11 benefits for any one Insured Person

Hazardous Pursuits Cover	: Not Included
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Schedule of Benefits
Travel
Benefit Payable In Respect of Travel

Internal Business Travel	: No
External Business Travel	: Yes
Holiday Travel	: No

Summary of Benefits
Compensation Payable In Respect of Travel
Sum Insured (each Insured Person)

Baggage Insurance	: £1,000	£500 Single Article Limit
Tools	: £1,500	
Special Extensions		
Delayed Baggage	: Up to £500	Per Insured Person
Loss Of Keys	: Up to £500	Per Insured Person
Cancellation Curtailment Replacement, Rearrangement and Change of Itinerary	: £5,000	Maximum £250,000 all losses arising from the same Incident and in any one Period of Insurance
Evacuation Insurance	: £5,000	Maximum £250,000 all losses arising from the same Incident and in any one Period of Insurance
Special Extensions		
Trauma Risk Management Counselling	: Up to £5,000	any one Incident
Hijack, Kidnap and Detention	: £50,000	£300 each completed 24 hours £250,000 in any one Period of Insurance
Medical and Emergency Travel Expenses	: £1,000,000	
Special Extensions		
Funeral Expenses	: Up to £10,000	per Insured Person
Hospital Benefit	: £50	£50 per full 24 hours, up to 52 weeks
Money and Credit Cards	: £1,500	£500 or the sum insured, whichever is lesser in respect of coin, bank and currency notes
Personal Liability	: £2,000,000	Any one Event
Personal Security Specialists Expenses	: £10,000	Maximum £250,000 in any one Period of Insurance
Travel Delay	: £500	£50 after 4 hours, additional £50 each hour £50,000 all losses arising from the same Incident and in any one Period of Insurance
Travel Document Insurance	: £2,000	

Date of Issue : **7th April 2018**

Signed

Signed under delegated authority scheme agreement given by Royal & Sun Alliance Insurance Plc to Caunce O'Hara & Company Ltd

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