

## Schedule of covers

Name of Policyholder	Club North
Business Description	Sailing Manufacturing Company
Insured Person(s)	All fully paid up members of the Club North Membership Programme
Age Limit	Under 75 years at inception
Operative Time	Cover applies whilst participating in a Water Sports Activity on a non-motorised sailing craft. Cover starts from the time the Insured Person leaves their residence until they return to their residence.
Geographical Limit	Worldwide

## Broker Details

Broker Name	Yellow Jersey
Broker Address	Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ

## Personal Accident Cover

Item	Schedule of Benefits	Sum Insured
1	Accidental Death	£10,000
2	Permanent Total Loss of Sight of One Eye	£10,000
3	Permanent Total Loss of Sight of Both Eyes	£10,000
4	Loss of One or More Limb(s)	£10,000
5	Permanent Total Loss of Speech	£10,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£2,500
	(b) In Both Ears	£10,000
7	Permanent Total Disablement	£10,000

## Extensions

Item	Schedule of Benefits	Sums Insured
8	Water Sports Equipment in Transit	Up to £2,500
9	Water Sports Equipment Hire	£100 per day, maximum limit of 3 days
10	Fractures and Dislocation	Up to £5,000
11	Facial Scarring	Up to £1,150
12	Optical Injury	Up to £150
13	Physiotherapy Fees	Up to £1,000
14	Dental Fees	Up to £1,000
15	Coma Benefit	£50 per day, maximum limit of 30 days

## Important Notice

This document does not include the full terms, conditions, definitions and exclusions related to this Insurance. These are contained in the Policy Wording, a copy of which is available [HERE](#).