

Schedule

This Schedule should be read in conjunction with the Certificate of Insurance.

Certificate Number:	GABT2420/12/15
Renewal of Certificate:	GABT2420/11/14
Assured:	Habonim Dror
Business Description:	As declared to Underwriters
Age Limit:	Under 75 years at Inception
Geographical Limit:	Worldwide
Period of Insurance:	01/11/2015 to 31/10/2016 (Both dates inclusive - Greenwich Mean Time)
Contract \ UMR Number:	PA999 AHU 2015 \ B6038PA999AHU2015

Agent:	Leagold Limited Insurance Brokers 127 Station Road Chingford London E4 6AG
Agency Reference:	2099

Premium:	Part	Premium	Insurance Premium Tax	Total Amount Due
	A	Included in Part B premium		
	B	GBP 2,500.00	GBP 237.50	GBP 2,737.50
Total Amount Due:	A + B	GBP 2,500.00	GBP 237.50	GBP 2,737.50

Endorsements applicable to this Insurance:	Yes (See Attached)
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Schedule Continuation

Certificate Number:	GABT2420/12/15
Assured:	Habonim Dror

Part A – Personal Accident

Insured Persons:	All Persons attending Pre-Camps and Camps arranged by the Assured , as per list supplied to Underwriters
Operative Time:	OT3 - Business Travel

Schedule of Compensation

(For a full description of the cover provided, refer to the Certificate and any attaching Endorsements)

Compensation payable in respect of Accident	Sum Insured (each Insured Person)
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1. Death	GBP 50,000
2. Loss of Sight in One or Both Eyes	GBP 50,000
3. Loss of One or More Limbs	GBP 50,000
4. Permanent Total Loss of Speech	GBP 50,000
5. Permanent Total Loss of Hearing	GBP 20,000
a) In One ear	GBP 20,000
b) In Both Ears	GBP 50,000
6. Permanent Total Disablement (other than Loss of Sight, Limb, Speech or Hearing)	GBP 50,000
7. Temporary Total Disablement	Not Covered
8. Temporary Partial Disablement	Not Covered

Compensation payable in respect of Illness	
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9. Loss of Sight in Both Eyes	Not Covered
10. Permanent Total Disablement by Paralysis	Not Covered
11. Temporary Total Disablement	Not Covered

Maximum Sum Insured Any One Person	Items 1 to 6	GBP 50,000
	Item 7	Not Applicable
	Item 8	Not Applicable

Accumulation Limit	GBP 1,000,000
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Schedule Continuation

Certificate Number:	GABT2420/12/15
Assured:	Habonim Dror

Part B – Travel Benefits

Insured Persons:	All Persons attending Pre-Camps and Camps arranged by the Assured , as per list supplied to Underwriters
Maximum Duration Of Any One Trip:	30 days

Optional Extensions Operative

UK Business Travel:	Yes
Holiday Travel:	No

Summary of Benefits

(For a full description of the cover provided, refer to the Certificate and any attaching Endorsements)

Section	Sum Insured (each Insured Person) up to	
1. Medical and Additional Expenses	GBP 10,000,000	
2. Cancellation and Curtailment	GBP 7,500	Maximum of GBP 50,000 in the aggregate
3. Employee Replacement Expenses	GBP 10,000	
4. Journey Continuation	GBP 5,000	
5. Travel Delay	GBP 750	GBP 50 Each completed 4 hours
6. Personal Liability	GBP 5,000,000	
7. Legal Expenses	GBP 50,000	
8. Hospital Benefit	GBP 20,000	GBP 50 Each completed 24 hours
9. Personal Property and Money		
Personal Property	GBP 5,000	Maximum GBP 2,000 any one article, pair or set of articles
Money	GBP 5,000	Maximum GBP 2,000 Cash
Delayed Personal Property & Loss of Keys Extension	GBP 1,000	After a minimum of 12 hours delay
10. Hijack , Kidnap and Detention (Item 1)	GBP 5,000	GBP 100 Each completed 24 hours
(Item 2)	GBP 50,000	Maximum of GBP 50,000 in all for this section
11. Car Hire Excess Waiver	GBP 250	
12. Political Evacuation	GBP 50,000	In the aggregate during the period of insurance
13. Winter Sports	Various	See Certificate

Please Select

In Witness whereof this Schedule has been signed by:

Accident & Health Underwriting Limited
7-8 Ducketts Wharf
South Street
Bishops Stortford
Herts CM23 3AR



Date of Issue: 23/10/2015

Endorsement

This Endorsement attaches to and forms part of Certificate Number: **GABT2420/12/15**

Assured (if any): Habonim Dror

It is hereby noted and agreed that: -

1. No cover shall be operative under this Insurance for trips to, from or within the following territories / countries, unless such trips are declared to and agreed by Underwriters prior to travel.

Underwriters reserve the right to charge an additional premium and/or amend coverage in respect of these trips but no endorsement or amendment to this Insurance shall override Exclusion 4 applicable to PART B Section 10, Hijack, Kidnap and Detention: -

Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Iraq, Ivory Coast, Libya, Mali, Niger, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Somalia, Sudan, South Sudan, Syria, Ukraine and Yemen.

2. **WAR & TERRORISM EXCLUSION**

Notwithstanding any provision or endorsement to the contrary within this Insurance, it is agreed that this Insurance excludes any claim of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss: -

- A) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or
- B) Any act of terrorism.

For the purpose of this endorsement, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and / or to put to the public, or any section of the public, in fear.

This endorsement also excludes any claim of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (A) and/or (B) above.

3. This Insurance is to provide cover as per the attached Certificate wording for all participating Leaders and Children on trips to Pre-Camps and Camps as declared to Underwriters. All such trips, to be within the Period of Insurance shown within the Schedule.

Subject otherwise to the Terms, Definitions, Conditions and Exclusions listed within the Schedule, Certificate of Insurance and any other attaching Endorsements.

Date of Issue: 23/10/2015