

Information About Our Insurers

The Personal Accident and Medical Expenses Policy
Notification of an accident

Special Insurance for Trefoil Guild Members over 75
years of age



Information About Our Insurers

Please refer to the following information **before** you proceed any further with insurance enquiries of any kind.

If you have any queries **after** you have read all of the following information, Girlguiding UK's insurance brokers AON Limited will help you.

Before you ring them, make sure you have all the possible information about your enquiry in front of you to refer to.

Girlguiding UK's insurance brokers are AON Limited. Girlguiding UK effects two policies for the benefit of its members and prospective members when taking part in recognised guiding activities:

- The Personal Accident and Medical Expenses Policy
- The Public Liability Policy

These policies cover members of the Trefoil Guild when helping temporarily with guiding activities or attending organised Trefoil Guild functions.

Members suffering from any form of disability are insured under the Personal Accident Policy, and the underwriters have the right to adjust any claim in proportion to the extent to which the disability was a relevant factor.

These policies do not cover:

- an ex-member of Girlguiding UK who is not a member of the Trefoil Guild
- property, equipment or money belonging to Guilds, Counties or Countries/Regions
- personal effects or money belonging to members

The Personal Accident and Medical Expenses Policy

This policy will pay the sums within its limits relating to any injury sustained through an accident occurring during any organised guiding or Trefoil Guild activity and any illness which may be contracted during any Pack Holiday, camp or holiday or visit abroad. Exposure is not covered unless it is a direct result of an insured peril such as an accident or illness. This cover includes the necessary travel to and from any guiding activity and when travelling in a motor vehicle.

Please note that there is no **liability** cover from Girlguiding UK if injured in a motor vehicle accident. Public Liability policies exclude the liability arising out of the use of a motor vehicle, and claims should be made through the owner's own motor policy or that of the other party involved.

- the Personal Accident Policy restricts benefits to 'death only' for all persons aged 75 years and over, other than in respect of members of 'The Trefoil Guild' where an extension of cover has been arranged
- the Personal Accident Policy is operative worldwide
- the Policy does not cover personal effects, cancellation, travel delay etc and therefore it is essential for all members/parties to take out travel insurance when going abroad

Girlguiding UK regularly reviews the benefits under this policy, but members who require higher benefits should take out additional personal insurance cover.

Notification of an accident

If a serious accident or illness occurs during a guiding/Trefoil Guild activity, or on Girlguiding UK property, it is essential that the person in charge:

- report the details immediately either to your Country/Region Chairman or Trefoil Guild Office
- contacts AON Limited Claims Department who will send a 'Notification of Accident' form which should be completed as soon as possible

It is imperative that

- no admission of liability be made (for a liability claim to succeed negligence must be proven by the third party)
- third party correspondence is not acknowledged but forwarded without delay to AON Limited
- no offer to pay any monies is made



Special Insurance for Trefoil Guild Members over 75 years of age

As this age group is not covered by the Personal Accident Policy of Girlguiding UK, special cover with no upper age limit has been arranged, as follows:

- loss of a limb: £15,000
- loss of use of a limb: £15,000
- while in hospital after any accident: £10 per day for a maximum of 180 days