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Summary of BPA Members' insurance

Members of the British Parachute Association benefit from the insurance cover summarised below. Two covers are provided, each by a separate policy.

- 1. Members' third party legal liability insurance**
- 2. Death and critical injury insurance**

Third Party Legal Liability Insurance

The following is a brief description of the third party legal liability insurance provided under XL Insurance Company SE policy number GB00070185LI17A in respect of the individual members of the British Parachute Association (BPA). It is important to note that cover in respect of members forms only part of wider insurance under the Policy.

Public Liability

Insured: British Parachute Association Ltd

Territorial Limits: Worldwide excluding USA

Limits of Indemnity: £5,000,000 any one occurrence, limited to £100,000 any one occurrence in respect of incidents occurring at non-affiliated Parachute Training Organisation/drop zones outside of Great Britain, Northern Ireland, The Channel Islands or the Isle of Man.

Period of insurance: 1st April 2017 to 31st March 2018

Significant Benefits

This section shall cover in accordance with the Indemnity Agreement:

- Accidental Personal Injury to any person
- Accidental loss or damage to property
- Accidental obstruction loss or amenities trespass nuisance or interference with any right of way light air or water

Significant Exclusions

The Company shall not indemnify the insured against liability:

- arising out of activities performed in USA
- for loss or damage to property belonging to or in the care custody or control of the insured
- in respect of which compulsory insurance or security is required under road traffic legislation (although tool of trade and loading and unloading off the public highway are covered)
- as a result of an accident to any aircraft being used in the parachuting role or any aircraft whilst in operation by a BPA affiliated Parachute Training Organisation, parachute club or BPA registered display team
- of any non BPA affiliated entity or to any person acting on behalf of a non BPA affiliated entity
- caused by any 'on duty' MOD employee
- arising out of or in connection with wind tunnels
- for Non United Kingdom residents and/or Citizens performing activities outside the United Kingdom unless such activity takes place at a BPA Affiliated Parachute Training Organisation, Club or Centre or as part of a BPA Registered Display team

Products Liability

Significant Benefits

This section shall cover in accordance with the Indemnity Agreement:

- a) Accidental Bodily Injury to any person
- b) Accidental loss or damage to property

Occurring anywhere in the world caused by any Product of the insured

Significant Exclusions

The Company shall not indemnify the insured against liability:

- a) Arising from any product exported to USA
- b) Arising from any product used on or incorporated into or onto any aircraft other than any product which is a parachute, forms part of parachute or is used in conjunction with parachuting activities

General Policy Exceptions

Significant exclusions applicable to sections 2 and 3 - Public and Products Liability:

- (a) War and Terrorism
- (b) Injury to any employee
- (c) Pollution in the USA and restricted to sudden accidental unexpected and unintended elsewhere in the World (although time element blended pollution can be considered when writing USA business)
- (d) Liability assumed under contract unless such liability would have attached to the Insured in the absence of the said contract
- (e) Professional services for a fee
- (f) Arising out of the failure of any product to fulfil its intended purpose unless such failure is due to an unintentional error in the manufacture assembly or installation of the Product
- (g) Product recall
- (h) Fines penalties and punitive damages
- (i) Advertising liability, i.e. defamation, libel, slander
- (j) Asbestos and other toxic substances
- (k) Date recognition system failure

General Policy Extensions

Significant policy extensions of cover:

- (a) Indemnity to Principals
- (b) Cross Liabilities - where the Insured comprises more than one party the Company will treat each as though a separate policy had been issued to them
- (c) Health and Safety at Work defence costs
- (d) Consumer Protection Act - costs and expenses in connection with a prosecution under the Act
- (e) Food Safety Act - costs and expenses and awards made against the Insured
- (f) Data Protection Act - claims arising under the Act for both compensation and defence costs
- (g) Housing Grants Regeneration Act
- (h) Court attendance costs up to £100 any one director/partner and £50 any one employee
- (i) Manslaughter and Culpable Homicide Act - costs and expenses and awards made against the Insured

Significant Extensions of cover

- a) Defective Premises Act Liability
- b) Damage to leased or rented premises
- c) Contingent non owned Motor Vehicle Liability
- d) Member to Member Liability

Death and Critical Injury Insurance

This short document provides you with a summary of cover provided under XLCatlin Insurance Company (UK) Ltd. Personal Accident Policy Number 1305199/0. Full details of the policy are available from the BPA.

What cover do I get?

The policy provides specific Personal Accident benefits whilst undertaking a parachute jump from leaving the aircraft until such time the landing is complete in accordance with the BPA operations manual supplemented by local Standard Operating Procedures.

Significant Benefits

Accidental Death **£15,000**

Paraplegia **£15,000**

Shall mean the permanent and total paralysis of both legs

Quadriplegia **£15,000**

Shall mean the permanent and total paralysis of both legs and both arms

In respect of each of the above a claim shall not be payable under more than one benefit in respect of the same loss

Significant Exclusions

The following may invalidate your cover under the policy. Please see the policy document for full details:

- War within your country of residence or secondment
- Reaching 75 years of age
- Whilst in the aircraft prior to the parachute jump
- Committing or attempting to commit suicide or intentionally inflicting self injury
- Cover outside of the United Kingdom or BPA Affiliated Parachute Training Organisations in Cyprus or Germany without prior notification to and acceptance by Royal & Sun Alliance Plc
- Sickness disease any naturally occurring condition or gradually operating cause or post traumatic stress disorder other than as a direct result of Bodily Injury
- Pregnancy or childbirth within two months of the expected date
- Whilst engaging in active service in any Armed Forces of any nation other than specific training under the JSAT Temporary Membership as per details provided to Royal & Sun Alliance Plc
- An insured person undertaking a parachute jump against medical advice

Period of Insurance

1st April 2017 to 31st March 2018

