

BUSA Personal Accident Policy

Type of insurance and cover

The insurance provides financial protection against sports injuries suffered while taking part in organized sports events (by Student Union or University); or in training or practice sessions. It will, also, provide cover whilst traveling to and from these events including being a spectator.

Cover is 24 hours a day, 365 days a year.

Cover sections explained

Accidental Death (Gold and Platinum cover)

A cash payment designed to pay for funeral costs and other expenses that may arise at a distressing time.

Permanent Disabling Injuries (Gold and Platinum cover)

The scale of benefits depends on the extent of the injury. For instance, loss of sight in both eyes is covered for £50,000, while £12,500 is paid for the loss of a thumb. For the most severe injuries, a substantial cash sum can help the insured person to adjust to a new way of life.

Temporary Total Disablement (Gold and Platinum cover)

A benefit is payable for up to 52 weeks (after 7 day deferment period) if the student is unable to attend university or college courses.

When claiming for temporary total disablement, a medical certificate is required confirming the dates you are unable to attend your studies.

Dental Injury (Gold and Platinum cover)

Provides a payment up to the sum stated for dental treatment or denture repairs. When claiming, all dental receipts should be supplied together with a letter from the dentist confirming that the treatment is as a result of the Injury. A £25 excess applies.

Hospital Confinement (Gold and Platinum cover)

A payment for each 24 hours spent as an in-patient, up to a maximum of 90 days. When claiming, the hospital section on the claim form should be completed although in some circumstances a letter from the hospital confirming the dates may be acceptable.

Loss of Earnings (Platinum and if "top up" selected on Gold)

This benefit provides payment for up to 26 weeks, after an initial deferment period of 7 days, to help compensate for the loss of regular income. When claiming, a medical certificate is required together with a letter from your employer which states the dates you were absent from work, average hours per week and average wage per week.

Additional Travel Expenses (Gold and Platinum cover)

This benefit is designed to cover all or part of the cost of travelling to and from hospital for out-patient treatment. Once £25 in travel expenses has been incurred, the full cost can be claimed up to £100. To claim under this section, all travel receipts need to be supplied with the claim form.

Examination re-sit expenses (Platinum and if “top up” selected on Gold)

Three payment levels are provided, in case a student is unable to take his or her exams due to an accident.

- £50 to help pay for the exam fee
- An additional amount up to £200 to help cover the costs of travel and accommodation while re-sitting exams.
- Up to £2,500 if a student has to make up a whole academic year, due to missing more than 12 consecutive weeks of study.

Repatriation Cover (Gold and Platinum cover)

This helps a student that requires in-patient hospital treatment at an away venue (more than 50 miles away from their place of study) to be transferred to a local hospital by private ambulance, if medically necessary or recover reasonable transport costs (up to £100) for the journey home.