



AonProtect Schedule

Arranged by Aon Underwriting Managers

AonProtect Policy Schedule

York St John University

Policy Number	P23PATPTP01288	
Policyholder	York St John University	
Correspondence Address	Lord Mayor's Walk, York, North Yorkshire, YO31 7EX	
Business	Educational establishment and any activities related thereto	
Period of Insurance	(a) From 1st August 2023 to 31st July 2024 (both dates inclusive) (b) Any subsequent period for which the Insurer shall accept a renewal premium.	
Premium Less Tax	£67,270.46	Renewal: to be calculated on updated information.
Premium Tax	£8,072.46	
Total Premium	£75,342.92	

Remuneration Disclosure When Aon Underwriting Managers underwrites your Policy, the Insurer pays Aon Underwriting Managers a percentage of the premium as a fee for the work Aon Underwriting Managers do on their behalf. If certain profit targets are reached, the Insurer may also pay Aon Underwriting Managers a bonus based on the overall performance of the book of business.

Premium Allocation

United Kingdom	Premium	£ 67,270.46
	Premium Tax	£ 8,072.46
	Total	£ 75,342.92



Date of Issue: 31 July 2023

For and on behalf of the **Insurer**.

This **Policy** is arranged by Aon UK Limited. Aon Underwriting Managers (AUM) is a Managing General Agent (MGA) which is part of Aon UK Limited operating under a delegated underwriting authority on behalf of the **Insurer**. Aon Underwriting Managers is a trading name of Aon UK Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN. Registered No: 210725.

AonProtect - Schedule of Benefits

Section A – Personal Accident

Category A			
Insured Persons		All Employees contracted to the Policyholder in the United Kingdom	
Effective Time/Journey Code		ET3 - Occupational Accidents only	
Benefit		Category A	
1	Death	5 x Annual Salary	
2	(a) Loss of limb(s), sight in one or both eyes, speech or hearing in both ears (b) Loss of hearing in one ear (30% of benefit shown)	5 x Annual Salary	
3	Permanent Total Disablement	5 x Annual Salary	
4	Permanent Partial Disablement	5 x Annual Salary	
5	Temporary Total Disablement (per week)	Benefit	Deferment Period
		Not covered	Nil
6	Temporary Partial Disablement (per week)	Benefit	Deferment Period
		Not covered	Nil

Category B			
Insured Persons		All governors, trustees, lecturers and volunteers of the Policyholder in the United Kingdom	
Effective Time/Journey Code		J11 - Business travel outside Country of Permanent Residence (including Incidental Holiday travel)	
Benefit		Category B	
1	Death	£50,000	
2	(a) Loss of limb(s), sight in one or both eyes, speech or hearing in both ears (b) Loss of hearing in one ear (30% of benefit shown)	£50,000	
3	Permanent Total Disablement	£50,000	
4	Permanent Partial Disablement	£50,000	
5	Temporary Total Disablement (per week)	Benefit	Deferment Period
		Not covered	Nil
6	Temporary Partial Disablement (per week)	Benefit	Deferment Period
		Not covered	Nil

Category C				
Insured Persons		All students of the Policyholder whilst travelling as part of their course		
Effective Time/Journey Code		J11 - Business travel outside Country of Permanent Residence (including Incidental Holiday travel)		
Benefit		Category C		
1	Death	£25,000		
2	(a) Loss of limb(s), sight in one or both eyes, speech or hearing in both ears (b) Loss of hearing in one ear (30% of benefit shown)	£25,000		
3	Permanent Total Disablement	£25,000		
4	Permanent Partial Disablement	£25,000		
5	Temporary Total Disablement (per week)	Benefit	Deferment Period	Benefit Period
		Not covered	Nil	Nil
6	Temporary Partial Disablement (per week)	Benefit	Deferment Period	Benefit Period
		Not covered	Nil	Nil

Limits per Insured Person	
Items 1 2 3 or 4	£1,000,000 Or 10 x the Annual Salary of the Insured Person , whichever is the lesser
Item 5 (per week)	£0 Or up to 100% of Weekly Wage , whichever is the lesser
Item 6 (per week)	£0 Or up to 50% of Weekly Wage , whichever is the lesser
In respect of Items 1 2 3 and 4 inclusive and all extensions	£2,500,000
Item 1 in respect of Non-Employees under the age of 16	£25,000
Items 5 and 6 in respect of Non-Employees under the ages of 16	Out of pocket expenses only
Item 1 in respect of Non-Employees over the age of 16	£50,000
Items 5 and 6 in respect of Non-Employees over the age of 16	Out of pocket expenses only
Item 1 in respect of Insured Persons over 80 years of age	£150,000

Aggregate Limits	
Per Event	£5,000,000
Aircraft – multi engined	£5,000,000
Aircraft – all other	£1,000,000

Aon Protect – Schedule of Benefits		
Section A – Personal Accident		
Additional Insured Persons		
The following categories of Additional Insured Persons are automatically covered but only where not otherwise insured under this Policy		
Category	Additional Insured Persons	Effective Time/Journey Code
AIP 1	Partners and/or Children of Directors and one member of any Director's domestic staff provided that such Directors are included under Section A – Personal Accident on either 24 hour basis or occupational including or excluding commuting basis	ET1
AIP 2	Any Visitor	ET7
AIP 3	Partners and/or Children of Employees whilst accompanying, travelling independently to join, or returning from being with, such Employees who are on a Journey provided that such Employees are included under Section A	J11 or J12 whichever applies to such Employees
AIP 4	Directors, Employees and/or guests of the Policyholder	J17
AIP 5	Any person, who on medical advice from a Qualified Medical Practitioner , is advised to travel to or remain with an Insured Person	J18
AIP 6	Directors and Employees of the Policyholder	J3

Category	1 Death	2 Loss of limb(s), sight, speech or hearing	3 Permanent Total Disablement	Paraplegia	Quadriplegia
AIP 1	Not covered	£35,000	£35,000	£50,000	£100,000
AIP 2	£35,000	£35,000	£35,000	Not covered	Not covered
AIP 3	Not covered	£35,000	£35,000	Not covered	Not covered
AIP 4	£35,000	£35,000	£35,000	Not covered	Not covered
AIP 5	Not covered	£35,000	£35,000	Not covered	Not covered
AIP 6	£35,000	£35,000	£35,000	Not covered	Not covered
Subject otherwise to the Limit per Insured Person and Aggregate Limit , an Aggregate Limit of £1,000,000 will apply in respect of all categories of Additional Insured Persons who sustain Bodily Injury in any one Event					

Schedule of Benefits	
Section A – Personal Accident - Extensions	
Description	Benefit Amount
Accident Medical Expenses	25% of any amount paid or payable under Items 1, 2, 3, 4, 5, or 6, up to a maximum of £30,000 any one Insured Person
Catastrophe Benefit	25% of the total Item 1 benefit payment
Chauffeur or similar expenses	Up to 104 weeks, subject to limit of £10,000 per Insured Person
Child Benefit	£10,000 per Child
Childcare Expenses	Up to 104 weeks, subject to limit of £5,000 per Insured Person
Coma Benefit	£100 per full 24 hours, up to a maximum of 730 days
Corporate Reputation Protection	Up to £25,000 for each Insured Person . Aggregate Limit any one Event and in the Period of Insurance of £250,000
Damage to Personal Belongings	Up to £2,500 per Insured Person
Dental and Optical Expenses	Up to £2,500 per Insured Person
Dependent Adult Benefit	£25,000 per Dependent Adult
Disability Assistance	Up to £25,000 per Insured Person
Domestic Assistance Expenses	Up to 104 weeks, subject to limit of £10,000 per Insured Person
Executor Expenses	Up to £2,500 per Insured Person
Full Thickness Burns	Up to £10,000 per Insured Person
Funeral Expenses	Up to £10,000 per Insured Person
Hemiplegia	£75,000 per Insured Person
Hospital Confinement Benefits	£75 per full 24 hours, up to a maximum of 104 weeks per Insured Person
Hospital Out-Patient Travel Expenses	Up to 52 weeks, subject to a limit of £2,500 per Insured Person
Hospital Visiting Expenses	Up to £100 per full 24 hours, up to a maximum of £5,000 per Insured Person
Independent Financial Advice	£2,500 per Insured Person
Major Incident Response	Up to £250,000 any one Event A: i. Supplementary Travel and Accommodation Up to £10,000 per Insured Person ii. Travel Home Expenses Up to £10,000 per Insured Person iii. Post-Traumatic Stress Disorder (if cover for Temporary Total Disablement purchased) 50% of weekly benefit for Item 5, But not exceeding £500 per week for a maximum of 26 weeks iv. Court travel Expenses Up to £10,000 per Insured Person B: Counselling Fees Up to £5,000 per Insured Person for costs up to 52 weeks after the incident
Paraplegia	£125,000 per Insured Person

Personnel Replacement Expenses	Up to £500 per week, up to a maximum of £10,000 per Insured Person		
Physiotherapy Benefit	Up to £6,000 per Insured Person		
Prosthesis Benefit	£10,000 per Insured Person		
Quadriplegia	£250,000 per Insured Person		
Quality of Life Improvement Advice	Up to £15,000 per Insured Person		
Recruitment Costs following suicide	Up to £10,000 any one Insured Person		
Recruitment Expenses	Up to £10,000 and training costs and expenses up to £15,000		
Rehabilitation Case Management	For valid claims under Items 2 3 or 4 – up to 12 months case management		
	For valid claims under Items 5 or 6 – up to 3 months case management		
Relocation Expenses	Up to a maximum of £25,000 per Insured Person		
Retraining Benefit for Insured Persons	Up to 26 weeks up to £25,000 per Insured Person		
Retraining Benefit for Partner of Insured Person	Up to 26 weeks up to £25,000		
Return Home Expenses	Up to £5,000 per Insured Person		
Scarring Benefit		Benefit where scar is on the face, neck or head and exposed to view	Benefit where scar is on any other part of the body
	1cm – 2.4cms	£1,000	£500
	2.5cms – 4.9cms	£2,000	£1,000
	5.0cms – 7.4cms	£4,000	£2,000
	7.5cms – 9.9cms	£6,000	£3,000
	10cms – 12.4cms	£8,000	£4,000
	12.5cms – 14.9cms	£10,000	£5,000
	15cms or over	£12,000	£6,000
Simultaneous death of Insured Person and Partner	Item 1 Benefit is doubled in respect of each Insured Person		
Triplesia	£175,000 per Insured Person		
Work Experience	1 Death	£25,000	
	2 (a) Loss of limb(s) sight in one or both eyes speech or hearing in both ears	£25,000	
	2 (b) Loss of hearing in one ear	£7,500	
	3 Permanent Total Disablement	£25,000	
	Accident Medical Expenses	Up to £2,500	
	Hospital Confinement Benefit	£50 per full 24 hours up to a maximum of 104 weeks	
	Aggregate Limit any one Event	£250,000	
Workplace Assault Medical Expenses	Up to £5,000 per Insured Person		

AonProtect - Schedule of Benefits Section B – Travel		
Category	Description of Insured Persons	Journey Code
A	All Employees , governors, trustees, lecturers and volunteers of the Policyholder in the United Kingdom	J11 - Business travel outside Country of Permanent Residence (including Incidental Holiday travel)
B	All students of the Policyholder whilst travelling as part of their course	J11 - Business travel outside Country of Permanent Residence (including Incidental Holiday travel)

Additional Insured Persons		
AIP 1	Partners and/or Children of Directors and one member of any Director's domestic staff (provided that such Directors are included in any of the categories above)	J14
AIP 2	Directors or Employees and/or guests of the Policyholder not included in any other category of Insured Person	J17
AIP 3	Partners and/or Children of Employees whilst accompanying travelling independently to join or returning from being with such Employees who are on a Journey (provided that such Employees are also included for travel made primarily for Business purposes in any of the categories above).	J11 or J12 whichever applies to such Employees
AIP 4	Directors (provided that such Directors are included in any of the categories above).	J16
AIP5	Any person who on medical advice from a Qualified Medical Practitioner is advised to be with such Insured Person	J18
AIP 6	Any Director or Employee of the Policyholder and their accompanying Partners and Children relocating to another overseas entity of the Policyholder where no other more appropriate cover is in place	J4

	Sub Sections	Benefit Amount
1	(a) Cancellation Curtailment Change of Itinerary Rearrangement or Replacement Per Insured Person	£15,000
	(b) Motor vehicle rental or chartering of a non-scheduled ship or aircraft as a result of a Natural Catastrophe Aggregate limit any one Journey for (a) and (b) above	Included in (a) above £250,000
2	Hijack Daily Benefit - payable for up to 100 days Maximum per Insured Person	£500 £50,000
3	Kidnap and Extortion a) Kidnap and Extortion Expenses per Period of Insurance Kidnap and Extortion Monies per Period of Insurance Kidnap and Extortion Consultants' Costs per Period of Insurance	£250,000 Included in (a) above £50,000
4	Legal Expenses	Any one claim £50,000
	Travel and Accommodation Expenses to attend court	£1,000
5	Medical Expenses (does not apply to Journeys in Country of Residence) per Insured Person	Unlimited
	Supplementary Travel and accommodation expenses	Included in Medical Expenses
	Childcare Expenses	£5,000
	Continuing Medical Expenses	£50,000
	Emergency Repatriation Expenses	Unlimited
	Foreign Coma Benefit	£100 per day up to 104 weeks (730 days)
	Funeral Expenses	£10,000
	Hospital Confinement	£75 per day up to 104 weeks
	Search and Rescue Expenses	£50,000
6	Money per Insured Person (Where the amount of cash exceeds £3,500 the Policyholder shall be liable for 25% of such excess amount)	£10,000
	Financial Card Misuse	Included in Money
	Cheque Misuse	Included in Money
7	Personal Belongings per Insured Person (Where the value of any one article, pair or set exceeds £3,500 the Policyholder shall be liable for 25% of such excess amount)	£12,500
	Personal Belongings Delay	£2,000
	Business Equipment	£5,000
	Loss of Keys	£1,000
	Loss of Travel Documents	£2,500
8	Personal Liability per Insured Person	£5,000,000
9	Personal Security Specialist Expenses Per Insured Person In all during the Period of Insurance	£25,000 £250,000
10	Political & Natural Disaster Evacuation per Insured Person Evacuation Expenses Accommodation Expenses – daily benefit up to 30 days Aggregate limit any one Journey and in the Period of Insurance	£50,000 £200 £250,000
11	Rental Vehicle Excess a) Excess payable following loss by theft, collision or damage - per insured event	£1,000 £25,000

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Aggregate Limit in any one Period of Insurance		
12	Travel Delay per Insured Person	
	First 4 consecutive hours	£200
	Each subsequent hour or part thereof	£50
	Up to a maximum of	£1,000

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Endorsements

None

AonProtect Effective Time Definitions

ET1 24 Hour

24 hours a day worldwide cover.

ET2 Occupational Accidents including Commuting

- 1 Whilst an **Insured Person** is engaged in their occupation with the **Policyholder** in the **Business**
- 2 At any time whilst on a **Journey** on the **business** of the **Policyholder**
- 3 At any time where **Bodily Injury** is the direct result of an unprovoked malicious assault by another person or where **Bodily Injury** is the direct result of theft or attempted theft of the **Policyholder's** or **Insured Person's** property
- 4 Whilst in the course of daily travel directly between home (normal or temporary) and place of **Business** (normal or temporary)

ET3 Occupational Accidents only

- 1 Whilst engaged in the **Insured Person's** occupation with the **Policyholder** in the **Business**
- 2 At any time whilst on a **Journey** on the **business** of the **Policyholder**
- 3 At any time where **Bodily Injury** is the direct result of an unprovoked malicious assault by another person or where **Bodily Injury** is the direct result of theft or attempted theft of the **Policyholder's** or **Insured Person's** property

ET4(a) Assault - Occupational

Whilst an **Insured Person** is engaged in their occupation with the **Policyholder** but only in respect of **Bodily Injury** sustained as a result of robbery hold-up or attempt thereof or unprovoked malicious assault

ET4(b) Assault – At any time

At any time but only in respect of **Bodily Injury** sustained as a result of robbery hold-up or attempt thereof or unprovoked malicious assault

ET5 Occupants of Vehicles

Whilst an **Insured Person** is mounting into, travelling in, dismounting from, carrying out road-side repair, loading or unloading, or refuelling any motor vehicle owned hired or leased by the **Policyholder** or by an **Insured Person** where the travel is at the expense of the **Policyholder** or any vehicle being used as a temporary replacement for such vehicle

ET6 Sports Club Cover including Social Activities

Whilst an **Insured Person** is

- 1 at any ground or premises where the **Policyholder** has arranged a fixture or training for the purpose of taking part in a sporting activity or
- 2 travelling to or from fixtures or training sessions as a member of an organised party under the direction of the **Policyholder** or
- 3 engaging in any social activity organised by the **Policyholder** including whilst travelling directly to or from home (normal or temporary) or place of **business** (normal or temporary) and the venue for the social activity

ET7 Visitors

Whilst legally in or on the Premises of the **Policyholder**

ET8 Secondees – Full Period Cover

24 hours a day during the period of **Secondment**

Journey Code Definitions

J1 Away from normal place of Business including Commuting

Any trip in connection with the **business** of the **Policyholder** involving travel to a point or points located away from the **Insured Person's** normal place of **business**, including daily travel between the **Insured Person's** normal residence and normal place of work

J2 Away from normal place of Business excluding Commuting

Any trip in connection with the **business** of the **Policyholder** involving travel to a point or points located away from the **Insured Person's** normal place of **business**, excluding daily travel between the **Insured Person's** normal residence and normal place of work

J3 Charity Trip

Whilst participating in a **Charity Trip** within **Country of Residence**

J4 Relocation – Transitional cover

Any trip involving travel from an **Insured Person's** usual **Country of Residence** to a new **Country of Residence** to commence Employment for an overseas entity of the **Policyholder**.

- b) Cover starts from the time of the **Insured Person** leaving home
- c) Cover continues for a period of 30 days and ceases
 - b) at 0.00 hours on the 31st day of leaving the **Insured Person's** original **Country of Residence**
 - or
 - c) when all relevant insurances are in place locally, whichever occurs first

J11 Business travel outside Country of Residence including Incidental Holiday travel

Any trip involving travel outside **Country of Residence** made primarily for **Business** purposes, including any **Incidental Holiday**

J12 All Business travel including Incidental Holiday travel

Any trip made primarily for **business** purposes, including any **Incidental Holiday**

J13 Business or Holiday travel outside Country of Residence

Any trip involving travel outside **Country of Residence** made for **business** purposes or any **Holiday**

J14 Business or Holiday travel

Any trip made for **business** purposes or any **Holiday**

J15 Holiday travel outside Country of Residence

Any **Holiday** involving travel outside **Country of Residence**

J16 Holiday travel

Any **Holiday**

J17 Corporate Event travel

Any trip in connection with a **Corporate Event** involving any travel outside the **Country of Residence**, or within the **Country of Residence** provided that such trip involves either air travel and/or an overnight stay away from home or normal place of **business**

J18 Compassionate travel

Any trip made solely for the purposes of being with an **Insured Person** who has suffered **Bodily Injury** or illness on a **Journey** outside **Country of Residence**

J19 Secondees – Full Period Cover

24 hours a day during the period of **Secondment**

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J20 Business trips outside Country of Residence and air travel within Country of Residence and trips within Country of Residence involving an overnight stay including Incidental Holiday travel

- (a) any travel outside **Country of Residence** or,
- (b) air travel within **Country of Residence**
- (c) any travel within **Country of Residence** provided such travel involves an overnight stay away from home or normal place of **business** including **Incidental Holiday**