

Club Members Personal Accident Insurance

As your members are affiliated to Scottish Swimming, those aged up to 80 also benefit from a basic Personal Accident insurance - This 'no fault benefit provides cover to Scottish Swimming members for death and permanent total disablement injury whilst taking part in Swimming, Diving and aquatic activities recognised by Scottish Swimming.

A weekly temporary total disablement from the person's regular gainful employment, benefit of £75 per week (max 104 weeks) is available to all members between the ages of 15 and 65. If you wish to include a weekly benefit for all your qualifying members (those aged 15-65) please contact Howden.

Death	£2,000
Loss of two or more limbs or both eyes or one of each	£30,000
Loss of one limb or eye	£30,000
Permanent total disablement from any gainful employment or gainful occupation for which the insured person is fitted for by education training or knowledge	£30,000
Medical Expenses necessarily incurred in the Treatment of the Insured person	£100
Dental Benefits	£250

Please Note maximum age limit is 80 years old.

Benefits for persons aged 70 to 74 are limited to Death, Loss of Limbs/Eyes and Medical Expenses.

Benefits for persons aged 75 to 80 are limited to Death and Medical Expenses only.