



Dear Members,

The proposed rating for 2019 will be a combined rate of \$50.00 per insured person, as opposed to a separate rate for adults and minors. We have also received the quotes for multi-disciplinary athletes as follows: 2 Disciplines \$70.00 : 3 Disciplines \$100.00.



PERIOD OF INSURANCE:

**January  2019 to December 31, 2020**

LIMIT OF LIABILITY:

- (a) Death BDS\$50,000.00any one person, any one accident  
BDS\$20,000,000.00 in the annual aggregate
- (b) Loss of limbs or sight or hearing BDS\$50,000.00any one person, any one accident  
BDS\$20,000,000.00 in the annual aggregate
- (c) Permanent Total Disability BDS\$50,000.00any one person, any one accident  
BDS\$20,000,000.00 in the annual aggregate
- (d) Temporary Total Disablement BDS\$385.00 per week up to a maximum of 78  
consecutive weeks/ BDS 30,030.00 any one  
person, any one accident BDS 12,012,000.00 in  
the annual aggregate.
- (e) Temporary Partial Disablement BDS\$250.00 per week up to a maximum of 26  
consecutive weeks/ BDS 6,500.00 any one person,  
any one accident BDS 2,600,000.00 in the annual  
aggregate
- (f) Medical Expenses (A) Medical, Surgical or Hospital Expenses incurred by  
the Insured Person in connection with any accident,  
occurring outside Continental Europe, as defined in  
this Policy, whether such accident entitles the  
Insured Person to any other benefit under this  
Policy or not. (Maximum \$25,000.00 per year).





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(g) Medical Expenses (B)

Medical, Surgical or Hospital Expenses incurred by the Insured Person in connection with any accident, occurring within Continental Europe, as defined in this Policy, whether such accident entitles the Insured Person to any other benefit under this Policy or not. (Maximum \$80,000.00 per year).



**The Limits shown above for Benefits (A), (B) and (C) are for Adults whereas the Limits for Minors in (A), (B) and (C) will be \$25,000.00.**

DEDUCTIBLE: BDS\$250.00 each and every claim for medical expenses

ACCUMULATION LIMIT: Maximum Known Accumulation BDS \$ 7,500,000.00

CONDITIONS: Monthly bordereau to be submitted showing update of insured persons.