AonProtect
Policy Schedule

ARRANGED BY AON UK LIMITED

AonProtect Personal Accident and Travel Insurance		
Policy Schedule		
Policy Number	P26PATPTP01288	

Policyholder	York St John University	
Address	Lord Mayor's Walk York North Yorkshire YO31 7EX	
Business	Educational establishment and any activities related thereto	
Period of Insurance	(a) From: 01 August 2026	To: 31 July 2027 (both dates inclusive)
	(b) Any subsequent period for which the **Insurers** shall accept a renewal premium.	
Premium	Premium £39,245.09 Premium Tax: £ 4,709.41 Total: £43,954.50	Renewal: to be calculated on updated information.

When Aon Underwriting Managers underwrites your **Policy** the **Insurers** pay 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 **Insurers** may also pay Aon Underwriting Managers a bonus based on the overall performance of the book of business.

Date of Issue: 31 July 2026

For and on behalf of **Insurers**.

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 Insurers. 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) (c) Loss of organ	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**	**Benefit Period**
	Not covered	Nil	Nil
6. Temporary Partial Disablement (per week)	**Benefit**	**Deferment Period**	**Benefit Period**
	Not covered	Nil	Nil

Category B	
Insured Persons	All governors, trustees, lecturers and volunteers of the **Policyholder** in the **United Kingdom**
Effective Time/Journey Code	J12

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) (c) Loss of organ	£50,000		
3. Permanent Total Disablement	£50,000		
4. Permanent Partial Disablement	£50,000		
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

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)** **(c) Loss of organ**	£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

Category D	
Insured Persons	Students who are members of the **Policyholder's** Sports Union
Effective Time/Journey Code	**ET6 – Sports Club Cover including Social Activities**

Benefit	**Category D**		
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)** **(c) Loss of organ**	£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

Maximum 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)	Not covered
Item 6 (per week)	Not covered
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 age 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** overall	£5,000,000
Per **Event** for **Insured Persons** travelling in any multi-engine aircraft	£5,000,000
Per **Event** for **Insured Persons** travelling in any aircraft other than multi-engine aircraft	£1,000,000

AonProtect
Schedule of Benefits
Section A – Personal Accident

Additional Insured Persons		
The following categories of **Additional Insured Persons** are automatically covered where not otherwise insured under this **Policy**		
Category	**Additional Insured Persons**	**Effective Time/Journey Code**
AIP 1	**Partner**s and/or **Children** of **Director**s, and one member of any **Director**'s domestic staff, provided that such **Directors** are included under Section A on either a 24 hour basis or occupational including or excluding commuting basis	**ET1**
AIP 2	Any **Visitor**	**ET7**
AIP3	**Partner**s and/or **Children** of **Employee**s whilst accompanying, travelling independently to join, or returning from being with, such **Employee**s who are on a **Journey**, provided that such **Employee**s are included under Section A	**J11** or **J12** whichever applies to such **Employee**s
AIP 4	**Director**s, **Employee**s, 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	**Director**s and **Employee**s 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	£50,000	£50,000	£50,000	£100,000
AIP 2	£50,000	£50,000	£50,000	Not covered	Not covered
AIP 3	Not covered	£50,000	£50,000	Not covered	Not covered
AIP 4	£50,000	£50,000	£50,000	Not covered	Not covered
AIP 5	Not covered	£50,000	£50,000	Not covered	Not covered
AIP 6	£50,000	£50,000	£50,000	Not covered	Not covered
Subject otherwise to the **Limit per Insured Person** and **Aggregate Limits**, an **Aggregate Limit** of £1,200,000 will apply in respect of all categories of **Additional Insured Persons** who sustain **Bodily Injury** in any one **Event**					

AonProtect Schedule of Benefits Section A – Personal Accident – Extensions	
Description	**Benefit Amount**
Medical Expenses	30% of any amount paid or payable under Items 1, 2, 3, 4, 5, or 6, up to a maximum of £40,000 any one **Insured Person**
Catastrophe	25% of the total Item 1 benefit payment
Chauffeur or Similar Expenses	Up to 104 weeks, subject to limit of £15,000 per **Insured Person**
Child Benefit	£15,000 or 5% of the **Insured Person**'s Item 1 benefit (whichever greater) per **Child**
Childcare Expenses	Up to 104 weeks, subject to limit of 10% of Benefits 2 - 6 and a maximum of £20,000 per **Insured Person**
Coma Benefit	£100 per day (or part day), up to a maximum of 730 days
Corporate Reputation Protection	Up to £75,000 for each **Insured Person** or **Visitor** **Aggregate Limit** any one **Event** and in the **Period of Insurance** of £250,000
Cosmetic Surgery	Up to £10,000 per **Insured Person**
Damage to Personal Belongings	Up to £2,500 per **Insured Person**
Dental and Optical Expenses	Up to £3,500 per **Insured Person**
Dependent Adult Benefit	£50,000 per **Dependent Adult**
Disability Assistance	Up to £50,000 per **Insured Person**
Domestic Assistance Expenses	Up to 104 weeks, subject to limit of £15,000 per **Insured Person**
Executor Expenses	Up to £2,500 per **Insured Person**
Fractures	Up to £7,500 per **Insured Person**
Full Thickness Burns	Up to £10,000 or the percentage assessed under **Permanent Partial Disablement**, whichever is greater, per **Insured Person**
Funeral Expenses	Up to £10,000 per **Insured Person**
Hemiplegia	£75,000 per **Insured Person**
Hospital Confinement Benefit	£150 per day (or part day), up to a maximum of 104 weeks per **Insured Person**
Hospital Out-Patient Travel Expenses	Up to 52 weeks, subject to a limit of £10,000 per **Insured Person**
Hospital Transfer Expenses	Up to £5,000 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	Up to £2,500 per **Insured Person**

Major Incident response	Up to £250,000 any one **Event**, and subject to:	
	i. **Supplementary Travel and Accommodation Services**	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 or Temporary Partial Disablement purchased)	50% of weekly benefit for Item 5 or 6, But not exceeding £500 per week for a maximum of 26 weeks
	iv. **Court Travel Expenses**	Up to £10,000 per **Insured Person**
	Counselling Fees	Up to £5,000 per **Insured Person** for costs up to 52 weeks after the incident
Paraplegia	£125,000 per **Insured Person**	
Partner or Child Paralysis	**Quadriplegia** **Triplegia** **Paraplegia** **Hemiplegia**	£100,000 per **Insured Person** £75,000 per **Insured Person** £50,000 per **Insured Person** £25,000 per **Insured Person**
Personnel Replacement Expenses	Up to £500 per week, up to a maximum of £10,000 per **Insured Person**	
Physiotherapy	Up to £7,500 per **Insured Person**	
Prosthesis benefit	Up to £100,000 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 £15,000 any one **Insured Person**	
Recruitment Expenses	Up to £15,000 for recruitment and training costs and expenses up to £20,000	
Rehabilitation	Up to £5,000 per **Insured Person**	
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**	

<table>
<tr><td rowspan="8">Scarring Benefit</td><td></td><td>Benefit where scar is on face neck or head and exposed to view</td><td>Benefit where scar is on any other part of the body</td></tr>
<tr><td>1cm – 2.4cms</td><td>£1,000</td><td>£500</td></tr>
<tr><td>2.5cms – 4.9cms</td><td>£2,000</td><td>£1,000</td></tr>
<tr><td>5.0cms – 7.4cms</td><td>£4,000</td><td>£2,000</td></tr>
<tr><td>7.5cms – 9.9cms</td><td>£6,000</td><td>£3,000</td></tr>
<tr><td>10cms – 12.4cms</td><td>£8,000</td><td>£4,000</td></tr>
<tr><td>12.5cms – 14.9cms</td><td>£10,000</td><td>£5,000</td></tr>
<tr><td>15cms or over</td><td>£12,000</td><td>£6,000</td></tr>
<tr><td>Simultaneous death of Insured Person and Partner</td><td colspan="3">Item 1 Benefit is multiplied by 2.5 in respect of each Insured Person</td></tr>
<tr><td>Trauma Counselling</td><td colspan="3">Up to £2,000 per Insured Person</td></tr>
<tr><td>Triplegia</td><td colspan="3">£175,000 per Insured Person</td></tr>
<tr><td>Working Environment Expenses</td><td colspan="3">Up to £300 per Insured Person for a qualified occupational therapist
Up to £300 per Insured Person for additional furniture and/or equipment</td></tr>
<tr><td rowspan="8">Work Experience Persons</td><td colspan="2">1 Death</td><td>£35,000</td></tr>
<tr><td colspan="2">2 (a) Loss of limb(s) sight in one or both eyes speech or hearing in both ears</td><td>£35,000</td></tr>
<tr><td colspan="2">2 (b) loss of hearing in one ear</td><td>£10,000</td></tr>
<tr><td colspan="2">3 Permanent Total Disablement</td><td>£35,000</td></tr>
<tr><td colspan="2">4 Permanent Partial Disablement</td><td>£35,000</td></tr>
<tr><td colspan="2">Medical Expenses</td><td>Up to £2,500</td></tr>
<tr><td colspan="2">Hospital Confinement Benefit</td><td>£75 per full 24 hours up to a maximum of 104 weeks</td></tr>
<tr><td colspan="2">Aggregate Limit any one Event</td><td>£250,000</td></tr>
<tr><td>Workplace Assault Medical Expenses</td><td colspan="3">Up to £5,000 per Insured Person</td></tr>
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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**	**J12**
B	All students of the **Policyholder** whilst travelling as part of their course	**J11**
	Additional Insured Persons	
AIP 1	**Partner**s and/or **Children** of **Director**s and one member of any **Director**'s domestic staff (provided that such **Director**s are included in any of the categories above)	**J14**
AIP 2	**Director**s or **Employee**s and/or guests of the **Policyholder** not included in any other category of **Insured Person**	**J17**
AIP 3	**Partner**s and/or **Children** of **Employee**s whilst accompanying, travelling independently to join, or returning from being with, such **Employee**s who are on a **Journey** (provided that such **Employee**s are also included for travel made primarily for **Business** purposes in any of the categories above.)	**J11** or **J12** whichever applies to such **Employee**s
AIP 4	**Director**s (provided that such **Director**s are included in any of the categories above).	**J16**
AIP 5	Any person who on medical advice from a **Qualified Medical Practitioner** is advised to be with such **Insured Person**	**J18**
AIP6	Any **Director** or **Employee** of the **Policyholder** and their accompanying **Partner**s and **Children** relocating to another overseas entity of the **Policyholder** where no other more appropriate cover is in place	**J4**
AIP7	Any person on work experience with the **Policyholder**	**J11**

	Sub-section	Benefit Amount
1	**(a) Cancellation Curtailment Change of Itinerary Rearrangement or Replacement** per **Insured Person** 1. Any trip in connection with the business of the **Policyholder**, including any **Incidental Holiday** 2. Any other trip	 £50,000 £15,000
	(b) Motor vehicle rental or chartering of a non-scheduled ship or aircraft as a result of a **Natural Catastrophe** **Aggregate Limit** for (a) and (b) above	Included in (a) above £250,000
	Petcare – Delay	£400
	Quarantine per **Insured Person** **Aggregate limit** in the **Period of Insurance**	£2,000 £12,000
2	**Hijack** Daily Benefit - payable for up to 100 days Maximum per **Insured Person**	 £750 £75,000
3	**Kidnap, Extortion and Detention** 1. **Kidnap**, **Extortion and Detention Expenses** per **Period of Insurance** 2. **Kidnap and Extortion Monies** per **Period of Insurance** 3. **Kidnap**, **Extortion and Detention Consultants' Costs** per **Period of Insurance**	 £250,000 Included in (a) above £50,000
4	**Legal Expenses** 1. **Legal Expenses** 2. Travel and Accommodation expenses to attend court 3. Detention defence costs 4. **Prosecution Expenses** for motor prosecutions	£75,000 **Any One Claim** £1,500 £5,000 £50,000 **Any One Claim**
5	**Medical Expenses** (does not apply to **Journeys** in **Country of Residence**) per **Insured Person**	Unlimited
	Supplementary Travel Expenses	Included in **Medical Expenses**
	Childcare Expenses per **Insured Person**	£10,000
	Continuing Medical Expenses	£50,000
	Corporate Reputation Protection per **Insured Person** **Aggregate limit** any one **Journey** and in the **Period of Insurance**	£75,000 £250,000
	Emergency Dental Treatment in Country of Residence	£500
	Emergency Repatriation Expenses	Unlimited
	Foreign Coma Benefit	£100 per day (or part day) up to a maximum of 730 days
	Funeral Expenses	£10,000
	Hospital Confinement Benefit outside Country of Residence	£75 per day (or part day) up to104 weeks
	Hotel Convalescence outside Country of Residence	£75 per day up to 60 days
	Petcare – Hospitalisation	£400
	Search and Rescue Expenses	£100,000
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 (including **Express Kidnap**)	Included in **Money**
	Cheque Misuse (including **Express Kidnap**)	Included in **Money**

	Identity Fraud per **Insured Person** **Aggregate limit** in the **Period of Insurance**	£4,000 £10,000
7	**Loss of 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)	£15,000
	Loss of Personal Belongings Delay	£3,000
	Loss of Business Equipment	£6,000
	Loss of Keys	£1,500
	Loss of Travel Documents	£3,000
	Pest Control	£1,000
8	**Personal Liability** per **Insured Person** Travel and Accommodation Expenses to attend court	£5,000,000 £1,000
9	**Personal Security Specialist Expenses** Per **Insured Person** In all during the **Period of Insurance**	 £30,000 £300,000
10	**Political & Natural Disaster Evacuation** per **Insured Person** **Evacuation Expenses** **Accommodation Expenses** – daily benefit up to 30 days **Trauma Counselling** **Aggregate limit** any one **Journey** and in the **Period of Insurance**	 £50,000 £200 £5,000 £250,000
11	**Rental Vehicle Excess** a) Excess payable following loss by theft, collision or damage - per insured event b) In all during the **Period of Insurance**	 £2,500 £25,000
12	**Travel Delay** per **Insured Person** First 4 consecutive hours Each subsequent hour or part thereof Up to a maximum of	 £200 £75 £1,800

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 thereat 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 thereat or unprovoked malicious assault

ET5 Occupants of Vehicles
Whilst an **Insured Person** is mounting into, travelling in, dismounting from, carrying out road-side repair of, 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**

AonProtect 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**.

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

J11 Business travel outside Country of Permanent 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 Permanent 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 Permanent 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 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**

J20 Business trips outside Country of Permanent Residence and air travel within Country of Permanent Residence and trips within Country of Permanent Residence involving an overnight stay including Incidental Holiday travel
Any trip in connection with the **Business** of the **Policyholder** involving

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