

# CAR & MINIBUS HIRE INSURANCE

## Policy Document



**Questor Insurance Services Limited**

Telephone: 0333 323 0090

Website: [www.questor-insurance.co.uk](http://www.questor-insurance.co.uk)

Email: [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk)

Address: First Floor West Suite A Orchard House Station Road Rainham Kent ME8 7RS

# WELCOME

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## Introduction

Thank you for choosing Questor Insurance Services Limited and welcome to peace of mind Vehicle Hire Insurance. The information in this policy wording contains important information and we have made it as easy as possible to understand. Please take time to read through it and contact us if you need any further information.

## Questor Insurance Services Limited

Is authorised and regulated by the Financial Conduct Authority (firm reference number 466942) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA). Questor Insurance Services Limited are responsible for the issue of the Certificate of Insurance and the proper sale of this Policy.

## Demands and needs statement

This Insurance is designed for any person eligible to purchase this insurance hiring a vehicle from a licensed hire agency where you have a financial liability under the terms and condition of the Hire Agreement.

## Insurer

This policy is underwritten by EUROP ASSISTANCE S.A, 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089 and managed by Linkham Services Limited.

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch)

Linkham Services Limited whose registered office is at 52 Newtown Uckfield East Sussex TN22 5DE with company number 7387410 and is authorised and regulated by the Financial Conduct Authority (FCA). Linkham Services FCA registration number is 577492. FCA authorisation can be checked on the FCA register at [www.fca.gov.uk](http://www.fca.gov.uk).

## Privacy

Your privacy is very important to us and your data is stored in accordance with the United Kingdom Data Protection Act 1988 and 2003. In order to fulfil this contract of insurance Your data will be shared with Questor Insurance Services Limited, Orchard Administration Limited, Linkham Services Limited and Us but for the purposes of this contract only. In purchasing this Policy you agree to the data sharing.

## Regulation, jurisdiction and law

This insurance is issued from the United Kingdom and shall be governed by the Laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance and is sold in accordance with the standards laid down by the Financial Conduct Authority the recognised Regulator in the United Kingdom.

## Tax

We will charge the amount of tax as directed by the relevant authorities in Your Country of Residence.

## Correspondence

Questor Insurance as the Agent responsible for the sale of the Policy normally correspond via email. By purchasing this policy you agree to this form of communication and agree to update Questor Insurance immediately if there is any change to Your email address.

## Who is eligible to purchase this Policy?

Any person: -

1. Holding a valid or internationally recognised driving licence.
2. Permanently resident in any Country listed in Appendix 1.
3. Eligible to hire and drive a Hire Vehicle and able to adhere to the terms of the Hire Agreement
4. Age limits that apply: -

Vehicle	Min Age	Max Age
Cars	21	84
Mini-Buses	24	74

## Vehicles covered by this Policy

Any vehicle with a value up to £50,000 (excluding tax) at the time of the policy being incepted and less than 20 years old at first registration.

1. Cars up to 9 seats
2. Mini-Buses up to 7.5T and 15 seats in capacity

The type of vehicle covered by this policy will be shown on the certificate of insurance.

## Daily or annual policies

This insurance can be purchased as either a Daily policy insuring a single Hire Agreement or as an Annual policy insuring unlimited Hire Agreements up to 31 days in length. Policies are available as follows: -

Vehicle	Daily Policies	Annual Policy
Cars	Up to 180 days	Yes
Mini-Buses	Up to 31 days	No

## Cooling off period

Questor Insurance Services Limited will refund in full Your premium, if, within 14 days of purchasing this insurance you decide that it does not meet your needs providing that your policy has not already incepted and you have not commenced your Hire Agreement, reported or intending to report a claim. Once the 14 days has expired You may cancel the policy but will receive no refund.

## What makes up this policy?

This Policy and the Certificate of Insurance must be read together as they form your insurance contract.

## Monetary limits

We insure you up to the amount of the sum(s) insured or other limit(s), which will be shown on the Certificate of Insurance accompanying this Policy. The maximum claim that can be made under this policy for each hire agreement is £3,000 with the exception of any claim under the Personal Accident Section where the maximum claim shall be £10,000.

## Claims

We have appointed Orchard Administration Limited to handle claims on Our behalf: -

### **Orchard Administration Limited**

First Floor Orchard House Station Road Rainham Kent ME8 7RS United Kingdom.

Tel: 0333 3230 095 or +44 1634 382 574 (Outside UK)

Email: [assistance@orchard-administration.co.uk](mailto:assistance@orchard-administration.co.uk)

Web: <http://claim.orchard-administration.co.uk>

Office Hours are 9:00 am to 5:00 pm Monday to Friday excluding UK Bank Holidays or at any time online.

## Claim notification

All claims should be notified via Orchard Administration Limited's website where you will be able to submit your claim and all supporting documents online. If you do not have access to the Internet please call the number above during office hours. To obtain a reimbursement under this policy you will need: -

1. Certificate Number and the Scheme Code both of which are shown on the Certificate of Insurance
2. A copy of and proof of purchase of your Hire Agreement
3. A copy of the local police report, if required by law in the country where the loss occurs.
4. Your copy of the Hire Company accident damage report and a photographic picture of the damage caused
5. Invoices / Receipts / other documents confirming the amount you have paid in respect of the damage to the Hired Vehicle for which you are seeking reimbursement.
6. A final repair Invoice from the repairing garage which details the breakdown of parts and labour
7. Copy of your credit/debit card statement showing payment of the damages which you are seeking reimbursement
8. Copy of the driving licence of the person named on the Hire Agreement in control of the vehicle at the time of the incident
9. Your bank details:
  - a. UK Bank – Sort Code and Account Number
  - b. Bank based outside the UK – IBAN and BIC

## Definitions

**"Additional Travel Expenses"** means any additional travel costs you incur in connection with a Loss under the relevant section of this Policy.

**"Auto Glass"** means any glass that forms part of the Hired Vehicle and includes windscreens, windows, internal and external lights and sunroof.

**"Consequential loss"** means an indirect loss that occurs following a Loss under this policy.

**"Country of Residence"** means the country where you are ordinarily permanently resident, pay tax or are registered with a Medical Practitioner.

**"Europe"** means all countries west of the Ural Mountains, British Isles, Ireland, and islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland, Israel and the Azores.

**"Excess Reimbursement"** means the amount that You are liable for under the terms of the Hire Agreement being the excess on the Collision Damage Waiver and Theft insurance policies provided by the Hire Company.

**"Hire Company"** means a company licensed in the territory in which it is situated to provide vehicles for hire.

**"Hire Agreement"** means the contract signed by You for the hire of the vehicle.

**"Hire Vehicle"** means any vehicle rented under a hire contract on a daily or weekly basis from such a Hire Company or Agency, which must be licensed with the regulatory authority of that Country, State or Local authority.

**"Loss Damage Waiver"** means damage to any Auto Glass that forms part of the Hired Vehicle, Under Body, Roof, Tyres and Wheel Rims.

**"Loss of Use"** means the period during which vehicle hired by You is not available for Hire due to damage caused during the Hire Agreement. Loss of Use charges are calculated at the same rate at which You paid when You hired the vehicle.

**"MiniBus"** means a vehicle up to 7.5T designed to carry up to 15 persons.

**"Personal Effects"** means clothing luggage and another articles that belong to you (or for which you are legally responsible for) which are worn, used or carried by you but excluding personal money, documents of any kind and valuables.

**"Policy"** means this document and the Certificate of Insurance.

**"Public Highway"** is deemed as any road made or unmade that is intended for use by the general public.

**"Safari"** An expedition to observe or hunt animals in their natural habitat.

**"Towing"** means recovery of the vehicle following an accident, theft, malicious damage, fire or mechanical breakdown to the nearest premises owned by the Hire Company or the original pick up location whichever is closest.

**"Under Body"** means the underside of the vehicle excluding bumpers, trim, tyres and wheel rims.

**"You, your"** means the Policyholder and any person(s) named on the Vehicle Hire Agreement.

**"Valuables"** means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges, memory cards, speakers and headphones), computer games and associated equipment, telescopes and binoculars.

**"We, us, our"** means EUROP ASSISTANCE S.A,

**"Worldwide"** means any country.

## General conditions

1. You agree to abide by the terms and conditions of this policy at all times.
2. You must advise our appointed claim handlers within 1 calendar month of the end of the Hire Agreement of any incident that may give rise to a claim under this Policy.
3. All certificates, information and evidence required by our appointed claim handlers shall be provided at Your expense.
4. Except with our written consent, you are not entitled to admit liability on our behalf or to give any representations or other undertakings binding upon us. We shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in your name.
5. We may at our own expense take proceedings in your name to recover compensation from any third party in respect of any reimbursement made under this Insurance and any amounts recovered shall belong to us. You agree to provide reasonable assistance to us to recover such amounts.
6. This insurance is provided for one Hire Vehicle at any one time, which may be driven and operated by you unless you have purchased the Dual Lead Driver optional extra.
7. Cover commences from the time you take legal control of the Hire Vehicle and ends at the time the Hire Company assumes control of the Hire Vehicle whether at its business location or elsewhere.
8. This policy and any optional extras must have been purchased prior to the commencement of the Hire Agreement for which you wish this policy to be operative

9. You may amend your policy prior to the start of a Hire Agreement any additional premium that may be charged is calculated as if the change was included at the inception of the policy.
10. Where there is dual insurance, please let us know, so that we pay our proportion of your claim.
11. When purchasing a Daily policy the policy must coincide with the period shown on the Hire Agreement. No policy can be issued retroactively.
12. This insurance policy in its entirety is invalid if the dates on the hire agreement and the dates on the certificate of insurance do not match.
13. The Lead driver indicated on the Hire Agreement must coincide with the policy holder and lead driver's name on the Certificate of Insurance.
14. We reserve the right to apply additional terms on renewal

## General exclusions

1. Any loss or damage to a third party including bodily injury and property
2. Your Personal Effects
3. Any loss that occurs where the full Premium has not been paid.
4. Alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of any drug addiction).
5. Loss or damage directly or indirectly caused through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
6. Any fraudulent, dishonest or criminal act committed by any Person(s) in connection with this policy.
7. Loss arising from operation of the Hire Vehicle in violation of the terms of the Hire Agreement.
8. Any amount recovered from the Hire Company, its insurers or other third party.
9. Any vehicles which is not Hired from a Hire Company.
10. Wear, tear and mechanical breakdown, other than for towing.
11. Losses arising out of illegal activities.
12. Driving by any persons not authorised by the Hire Company.
13. The rental of certain vehicles, namely: motor homes or campervans, trailers or caravans, trucks, commercial vehicles (including vans), motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, vehicles changed from their standard factory specifications.
14. Expenses reimbursed by the Insured Person's Employers' Insurer.
15. Losses occurring from driving whilst not on a public highway.
16. Losses occurring from driving on safaris or adventure trails.
17. Additional Travel Expenses unless otherwise stated in the policy wording"
18. Consequential Losses unless otherwise stated in the policy wording"
19. Cleaning fees

## Complaints Procedure

We do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive, please contact the Customer Service Manager: -

### **Questor Insurance Services Ltd**

1st Floor Orchard House Station Road Kent ME8 7RS  
Tel: +44 1634 2384 Email: assistance@questor-insurance.co.uk

Please provide full details of your policy and in particular your policy number to help your enquiry to be dealt with speedily. If you are still not satisfied with the way in which your enquiry/complaint has been dealt with, then you should contact:

### **The Financial Ombudsman Service**

Exchange Tower, Harbour Exchange Square, London, E14 9GE

Telephone:0300 123 9123

Email:complaint.info@financial-ombudsman.org.uk

Website:www.financial-ombudsman.org.uk

## Compensation Scheme

The Financial Services Compensation Scheme covers Questor Insurance Services Limited in the event that Questor is unable to meet its obligations. You may be entitled to compensation from the scheme in such circumstances but this will depend on the circumstances. Insurance arranging is covered up to 90% of the claim without upper limit.

Further information is available about the compensation scheme from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

# WHAT IS COVERED

## Excess Reimbursement, Loss Damage Waiver, Towing & Loss of Use

### What is covered?

This Section covers You for any physical loss or damage to the Hire Vehicle for which You are responsible for under the terms of the Hire Agreement following a Fire, Lightning Strike, Explosion, Accident, Accidental Damage, Theft or Attempted Theft, Malicious Damage, Storm and Flood.

### Limits

Vehicle	Tyres, Windscreen and Under Body	Towing	Loss of Use
Car	£3,000	£500	£3,000
Mini-Bus	£3,000	£500	£3,000

The maximum payable under this section for any single loss is £3,000.

### Administration charges

We will pay up to £200 in respect of unrecoverable administration charges levied by the Hire Company following Loss or Damage to the Hired Vehicle.

### What is not covered?

- In respect Mini-Bus
  - The first £100 of any claim
  - Loss or damage to the interior of the Hired Vehicle
  - Loss or damage to the contents of the Hired Vehicle

## Personal Accident

### What is covered

To indemnify you to £10,000 per accident against accidental death or permanent total dismemberment following an accident provided always that benefit will only become due for payment if the accident giving rise to bodily injury is sustained: -

- Whilst an Insured Person is travelling in, mounting into or dismounting from any covered Hired Vehicle, as herein defined, or
- By an Insured Person as a result of being struck by any motor vehicle during the course of the Car Hire Agreement

### Conditions

- Notice must be given to Underwriters as soon as reasonably practicable of any Accident which causes or may cause disablement or Bodily Injury within the meaning of this insurance, and the Insured Person must, as early as possible, place himself under the care of a duly qualified independent medical practitioner. Notice must be given to Underwriters as soon as reasonably practicable in the event of death of the Insured Person resulting or alleged to result from an Accident.
- It is a condition precedent to Underwriters' liability to pay compensation to the Assured or his representatives, that all medical records, notes and correspondence referring to the subject of a claim shall be made available on request to any representative of the Underwriters or medical adviser appointed by or on behalf of Underwriters and that such medical adviser or advisers shall, for the purposes of reviewing the claim, be allowed so often as may be deemed necessary to make examination of the Insured Person.
- Underwriters at their own expense shall have the right and opportunity to examine the Insured Person whose Bodily Injury is the basis of a claim when and as often as they may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death, where the law does not forbid it.
- Any claim made under this insurance in respect of Permanent Total Disablement shall be subject to the approval of two independent medical referees, one to be appointed by the Insured Person and one by Underwriters. In the event of the aforesaid independent medical referees being unable to concur, in their opinion that the Insured Person is Permanently Totally



Disabled, a third independent medical referee will be appointed by them and his decision shall be final and binding upon all parties.

5. This certificate of insurance constitutes the entire contract. No change in this certificate of insurance shall be valid. No person has authority to change this certificate of insurance or any of its terms or conditions, other than authorised signatories of Linkham Services Limited.
6. Any fraud, concealment, or deliberate misstatement either in the application on which this insurance is based or in relation to any other matter affecting this insurance or in connection with the making of any claim hereunder shall render this insurance null and void and all claims hereunder shall be forfeited.
7. The Insured Person is deemed to have made a recovery when he is able to perform his duties and related activities associated with an occupation.
8. Words in the masculine gender shall include the feminine.

## Scale of Permanent Disabilities

The percentage of the sum insured in respect of Permanent Total or Permanent Partial Disablement is shown in Appendix 2.

## Exclusions

This insurance does not cover death or disablement directly or indirectly arising out of or consequent upon or contributed to by: -

1. Radioactive contamination;
2. The Insured Person committing suicide or attempted suicide or committing or attempting to commit an intentional self-injury;
3. The Insured Person being incapable due wholly or partly to mental illness or emotional or behavioural conditions;
4. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act;
5. The Insured Person being under the influence of alcohol exceeding those levels defined by law for the use of a motor vehicle in the country in which the Insured Person is domiciled;
6. The Insured Person being under the influence of drugs or narcotics that are not lawfully available or which have not been prescribed by or taken in accordance with the instructions of an independent qualified medical practitioner;
7. The death of the Insured Person arising from illness;
8. The Insured Person engaging in or taking part in naval, military or air force service or operations;
9. The Insured Person committing or attempting to commit a criminal act;
10. A Pre-existing Condition.
11. Human Immunodeficiency Virus (HIV) and/or HIV related illnesses including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof, however caused.

## Personal Effects Cover

### What's covered

This Section covers You against theft, attempted theft or damage to Your Personal Effects following visible and forcible entry to the Hired Vehicle.

### Limits

£300 in total for any one claim limited to £150 for any single item. The maximum payment for any single item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £75, subject to a maximum £200 for all such items.

### What's NOT covered

In addition to the General Exclusion of the policy, We shall not be responsible for:

1. The first £50 of each claim;
2. Wear, tear and depreciation;
3. Claims not reported to an appropriate police authority within 24 hours of discovery and an official police report obtained;
4. Claims where the evidence of forced entry have not been confirmed by the Hire Company or police authority;
5. Any claim from the unattended Hire Vehicle between the hours of 20:00 and 08:00 local time;
6. Claims arising where Your Personal Effects are not secured in the Hire Vehicle's locked boot or glove compartment;
7. Any other contents of the Hired Vehicle owned by You;

## Key Cover

### What's covered

This policy covers You for costs incurred for replacing lost or stolen Hire Vehicle Keys, including replacement locks and locksmith charges unless only the parts needed to be changed.

### Limits

The maximum amount payable under this section is £500 for each and every claim but limited to £2,000 in any one Policy year.

## Curtailment

### What's covered

This policy will provide a benefit if the Hire Agreement is cut short on the advice of a Medical Practitioner and there being no other person authorised by the Hire Company to drive the Hired Vehicle. You must be confined to a bed in a hospital, in a hotel or in private accommodation during such time that the Hire Agreement was booked and paid for.

You must present a medical certificate or letter from the Medical Practitioner confirming the instruction not to drive. The Vehicle Hire must be confirmed for a minimum of seven (7) days.

### Limits

Total indemnity in respect of Curtailment shall be £30 per day up to £300 in the aggregate.

## Drop off Charges

### What's covered

In the event of there being no person authorised to return the Hired Vehicle to the agreed drop off point following an accident/illness for which hospitalisation takes place, We will indemnify You for charges made by the Hire Company to recover the Hired Vehicle. You must present a medical certificate or letter from a Medical Practitioner confirming the hospitalisation.

### Limits

The maximum amount payable under this section is £300.

### What's NOT covered

In addition to the General Exclusion of the policy, the Insurer shall not be responsible for "One-way" Hire Agreements.

## Locked Out Cover

### What's covered

In the event that You unintentionally lock Yourself out of the Hired Vehicle We will reimburse the costs incurred up to open the of the Hired Vehicle. The Hire Company must approve the locksmith prior to a locksmith being called out.

### Limits

The maximum amount payable under this section is £100.

### What's not covered?

Damaged caused by You or the Locksmith in opening or attempting to open the Hired Vehicle.

## Miss-fuelling

### What's covered

In the event that You put the wrong type of fuel into the Hired Vehicle We will reimburse You up to £500 for costs You incur in respect of: -

1. Flushing the engine of the incorrect fuel
2. Additional travel expenses
3. Vehicle recovery

### What's NOT covered

In addition to the General Exclusion of the policy, We shall not be responsible for: -

1. Repairs to the engine or associated parts
2. Costs associated with any missed departure
3. Consequential losses

## Road Rage Cover

### What's covered

We will pay You or Your legal representative £1,000 (or equivalent in local currency) in any one period of cover and in all, if You suffer a physical assault by another person which results in Bodily Injury as a direct result of an accident that has involved Your Hired Vehicle.

### What's NOT covered

In addition to the General Exclusion of the policy, We shall not be responsible for: -

1. Physical assault caused by a relative or a person known to You;
2. Bodily Injury not supported by medical evidence;
3. Where you or one of Your passengers contributed either vocally or physically to the incident, other than the initial incident;
4. Any incident not reported to the local police authority within 24 hours.

## Car Jacking Cover

### What's covered

We will pay You or Your legal representative £1,000 (or equivalent in local currency) in any one period of cover and in all, if You suffer a physical assault by another person which results in Bodily Injury as a direct result of theft or attempted theft of Your Hire Vehicle.

### What's NOT covered

In addition to the General Exclusion of the policy, We shall not be responsible for: -

1. Physical assault caused by a relative or a person known to You;
2. Bodily Injury not supported by medical evidence;
3. Where you or one of Your passengers contributed either vocally or physically to the incident, other than the initial incident;
4. Any incident not reported to the local police authority within 24 hours.

# APPENDIX 1 – Country of Residence

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Any person living in one of the Countries listed below is eligible to purchase this Policy.

- United Kingdom (including England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man)
- Austria
- Belgium
- Cyprus
- Denmark
- Finland
- France
- Germany
- Ireland
- Italy
- Malta
- Netherlands
- Norway
- Portugal
- Spain
- Sweden
- Switzerland

## APPENDIX 2 – Personal Accident

<b>Permanent Disablement</b>		
Total loss of sight of both eyes		100%
Total incurable insanity		100%
Loss of both arms or both hands		100%
Complete deafness of both ears, of traumatic origin		50%
Removal of lower jaw		50%
Loss of speech		50%
Loss of one arm and one leg		100%
Loss of one arm and one foot		100%
Loss of one hand and one foot		100%
Loss of one hand and one leg		100%
Loss of both legs		100%
Loss of both feet		100%
<b>Permanent Disablement – Head</b>		
Loss of one eye		40%
<b>Permanent Disablement - Upper Limb</b>	<b>Right</b>	<b>Left</b>
Loss of one arm or one hand	50%	40%
Considerable loss of osseous substance of the arm (definite and incurable lesion)	30%	20%
Total paralysis of the upper limb (incurable lesion of the nerves)	45%	35%
Simultaneous amputation of thumb and Forefinger	25%	25%
<b>Permanent Disablement - Lower Limbs</b>		
Amputation of thigh (upper half)		60%
Amputation of thigh (lower half) and leg		50%
Total loss of foot (tibio-tarsal disarticulation)		35%
Partial loss of foot (sub-ankle-bone disarticulation)		25%
Total paralysis of lower limb (incurable nerve lesion)		60%
Complete paralysis of two nerves (popliteal sciatic external and internal)		25%
Anchylosis of the hip		25%
Loss of osseous substance from the thigh or both bones of the leg (incurable condition)		35%
Loss of osseous substance of the knee-pan with considerable separation of the fragments and considerable difficulty of movements in stretching the leg		25%
Shortening of the lower limb by at least 5 cm		30%

Permanent disabilities not mentioned above should be compensated in accordance with their seriousness as compared with that of those mentioned, the occupation of the Insured Person not being taken into consideration.

The partial or total “functional” disablement, not specifically dealt with in the Schedule of Permanent Disabilities, of a limb or an organ is treated like the partial or total loss of the said limb or organ.

The total compensation payable in respect of several disablements due to the same accident, is arrived at by adding together the various sums, but shall not exceed the total sum insured.

If the Insured Person is left-handed the percentage set out above for the various disabilities of the right upper limb and left upper limb will be transposed.