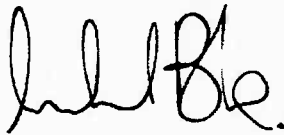


**GROUP PERSONAL ACCIDENT AND BUSINESS TRAVEL
SCHEDULE**

This is to certify that in accordance with the authorisation granted under contract B0901L61007847000 issued to the undersigned by certain Underwriters at Lloyds and authorised Insurers whose definitive numbers and/or proportions written by them (which will be supplied upon application) can be ascertained by reference to the contract, hereby agree to compensate or indemnify the person(s) named below hereinafter referred to as the Insured Person against the risks as herein defined. Each Insured Person being deemed (except where otherwise stated) a separate insurance for the purposes of said terms, conditions, limitations and exclusions. If however an Assured is named below, all benefits will be paid to the Assured and not to the Insured Person. Underwriters are hereby bound severally and not jointly, each for his own part and not for one another, their Heirs, Executors and Administrators



M Bottle
 Managing Director
 On behalf of Certain Underwriters at Lloyds and Authorised Insurers

Certificate Number: GP0010214 Expiring Certificate Number(s): N/A

Broker Name: Sutton Winson Broker Number: 3003031

Assured: Earthwatch Institute

Business Description: Environmental Charity

Age Limit: 75 years attained unless agreed in advance by Axiom

Period of Insurance: 15th January 2010 to 14th January 2011 (both days inclusive)

	Section A Personal Accident	Section B Business Travel
Premium:	£ 0.00	£ 53,819.00
Insurance Premium Tax:	£ 0.00	£ 2690.95
Total Premium:	£ 0.00	£ 56,509.95

Premium Adjustable: No

Certificate Number: GP0010214

Assured: Earthwatch Institute

SECTION A - PERSONAL ACCIDENT

Insured Persons

No Cover

Operative Time

Not Operative

SECTION B - BUSINESS TRAVEL

Insured Persons

Category A

Director, Employees and Contractors of the Assured
(excluding any individual who arranges a trip via
the Earthwatch Institute US Office)

Operative Time

See Endorsement 01

Category B

Earthwatch Fellows

(excluding any individual who arranges a trip via the
Earthwatch Institute US Office)

See Endorsement 01

Category C

Self Funded Personnel

(excluding any individual who arranges a trip via
the Earthwatch Institute US Office)

See Endorsement 01

Category D

Any individual who has arranged their trip via
the US office of the Earthwatch Institute and
whose name has been lodged with Earthwatch

See Endorsement 01

Certificate Number: GP0010214

Assured: Earthwatch Institute

SECTION A - PERSONAL ACCIDENT

SUM INSURED IN ACCORDANCE WITH THE TABLE OF BENEFITS

ITEMS 1 - 6 £0.00 Capital Sums

ITEM 7 £0.00 per week

ITEM 8 £0.00 per week

DEFERMENT PERIOD: The first N/A days each and every claim by Items 7 and 8

OPTIONAL EXTENSIONS TO COVER: Not Applicable

ATTACHING ENDORSEMENTS: None

TABLE OF BENEFITS (EACH INSURED PERSON)

ITEM	PERCENTAGE OF CAPITAL SUM
1. Death by Accident	100%
2. Permanent Total Loss of Sight of One Eye or Loss of One Limb by Accident	100%
3. Permanent Total Loss of Sight of Two Eyes or Loss of Two Limbs or Permanent Total Loss of Sight of One Eye and Loss of One Limb by Accident	100%
4. Permanent Total Loss of Speech by Accident	100%
5. Permanent Total Loss of Hearing by Accident	
(a) in Both Ears	100%
(b) in One Ear	40%
6. Permanent Total Disablement by Accident (other than as a result of Items 2 - 5)	100%
7. Temporary Total Disablement by Accident:	weekly benefit as specified payable for a maximum of 104 weeks in all, not necessarily consecutive, but not beyond 156 weeks from the date on which the Insured Person first became disabled.
8. Temporary Partial Disablement by Accident:	weekly benefit as specified payable for a maximum of 104 weeks from the date on which the Insured Person first became disabled.

MEDICAL EXPENSES incurred in connection with a valid claim under Items 1-8 will be paid in addition by Underwriters up to but not exceeding 15% of the benefit paid under Items 1-6 or 30% under Items 7 and 8 whichever is the greater but subject to a maximum of £10,000 per person in all during the Period of Insurance

MAXIMUM SUM INSURED ANY ONE PERSON: £30,000
AIRCRAFT ACCUMULATION LIMIT: £600,000
MAXIMUM ACCUMULATION ANY ONE EVENT: £600,000
 (Applicable to Section A - Personal Accident and Section B1 - Personal Accident)

Date of Issue: 25 January 2010

Examined: 

Certificate Number: GP0010214

Assured: Earthwatch Institute

SECTION B - BUSINESS TRAVEL

TABLE OF BENEFITS (EACH INSURED PERSON)
SECTION SUM INSURED/LIMIT OF LIABILITY

B1	Personal Accident	Items 1-6	£See Endorsement 02
		Item 7	£See Endorsement 02
		Item 8	£See Endorsement 02
B2	2.1 Medical & Emergency Travel Expenses		£See Endorsement 02
	2.2 Rescue Expenses		
B3	Legal Expenses		£See Endorsement 02
B4	Personal Liability		£See Endorsement 02
B5	Personal Property		£See Endorsement 02
B6	Money		£See Endorsement 02
B7	Cancellation, Curtailment, Travel Disruption Replacement & Travel Delay		£ See Endorsement 02
B8	Hi-jack		£ See Endorsement 02

GEOGRAPHICAL LIMITS: Worldwide
MAXIMUM DURATION ANY ONE TRIP: 31 days
ATTACHING ENDORSEMENTS: Endorsements 01,02,03,04,05

EMERGENCY MEDICAL ASSISTANCE SERVICE

Section B2 of this Certificate includes an emergency medical assistance service. In the event of a medical emergency requiring hospitalisation or medical treatment, please contact **International SOS** 24 hours a day on the following numbers:

International SOS Telephone: +44 (0) 208 762 8550 London
+1 215 942 8459 Philadelphia
Ref: 14ACPA000075

The following information must be provided:

1. The Insured Person's name
2. The Assured is EARTHWATCH, the Certificate Number GP 0010214 and SOS reference 14ACPA000075
3. The telephone number, facsimile number where an Insured Person can be reached
4. The Insured Person's address abroad
5. The nature of the emergency

Date of Issue: 25 January 2010

Examined:



NON EMERGENCY CLAIMS SERVICE

For all other claims that do not require immediate medical assistance, please contact

Davies Managed Systems on **Telephone: +44 (0) 844 8562185**

Fax: +44 (0) 870 420 1180

Email: claims@davies-group.com

Or write to us at the following

DMS Limited on Behalf on Axiom Group Travel

PO Box 2801, East Court, Stoke-on-Trent, Staffordshire ST4 9DN

Please quote Earthwatch and Policy Number GP10214 in all correspondence

