



Group personal accident and business travel

POLICY



Customer satisfaction

Thank **you** for choosing **us** for **your** insurance. This document sets out what is and what is not covered. The schedule shows the sections of cover **you** have chosen and any special terms that apply. Certain words shown in **bold** in this insurance have specific meanings and these are explained under **definitions**.

Please check that the cover explained in this document and the schedule meets **your** needs and that **you** understand it. If **you** have any questions about **your** insurance, please contact the insurance advisor who arranged this insurance for **you**.

Our promise to you

- **We** aim to provide a first-class service. If **you** want to make a complaint, or feel that **we** have not kept **our** promise, please contact the insurance advisor who arranged this insurance for **you**. (The address is shown on the schedule.) When **you** do this, quote the policy number shown on **your** schedule.
- If **you** are still not satisfied, please send **your** complaint to the Chief Executive of Equity Red Star at:
52 Leadenhall Street
London
EC3A 2BJ.
- If **you** are still not satisfied with the way a complaint has been dealt with, **you** may ask the following to review **your** case.

If this insurance was issued in the United Kingdom

Lloyd's Underwriters

Their address is:

Policyholder and Market Assistance

Lloyd's Market Services

Lloyd's

One Lime Street

London

EC3M 7HA.

Phone: 020 7327 5693

Fax: 020 7327 5225

E-mail: complaints@lloyds.com

If **you** are still not satisfied, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS).

The address is:

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR.

Phone: 0845 080 1800

E-mail: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If this insurance was issued in Ireland

Lloyd's Underwriters' Representative in Ireland. Their address is:

Lloyd's Ireland Representative Limited
7/8 Wilton Terrace
Dublin 2
Ireland
Phone: (01)6313600 (00353 1 6 313 600 if you are phoning from outside Ireland)

If **you** are still not satisfied, **you** may refer **your** complaint to the Financial Service Ombudsman.

The address is:
The Financial Service Ombudsman Bureau
3rd Floor
Lincoln House
Lincoln Place
Dublin 2
Ireland.

*These procedures would not affect **your** right to take legal action if necessary.*



Contents page

	Page
Customer satisfaction	inside front cover
Travel Advice	3
Medical cover and the European Health Insurance Card	3
Foreign & Commonwealth Office (FCO) and department of Foreign Affairs	3
What to do in a serious medical emergency or other emergency abroad	4
Claims procedure	4
The contract of insurance	5
General definitions	6
General exclusions	9
General conditions	10
Times of cover	12
Section A - Personal accident	15
Section B - Illness	19
Section C - Travel	
C1 Medical, emergency travel and rescue expenses	20
C2 Cancelling or cutting short a trip, travel delay and replacement	22
C3 Personal liability	24
C4 Personal property	25
C5 Money	26
C6 Legal expenses	27
C7 Hijack	28
Endorsements	29

Travel Advice

Before a journey abroad

Medical cover and the European Health Insurance Card

People whose permanent address is in the UK or Ireland are entitled to a European Health Insurance Card (EHIC) issued in the UK or Ireland.

The EHIC can be used to cover any medical treatment needed within the European Economic Area (EEA) as a result of an accident or illness.

Although the EHIC may not cover all medical costs, **we** strongly recommend that each **insured person** gets an EHIC card and takes it with them whenever they are travelling in the EEA.

You can get more details from the EHIC Information Service website at www.ehic.org.uk, from the Department of Health or from local post offices if **you** live in the UK, off the website at www.ehic.ie, from the Health Service Executive or from **your** local Health Office if **you** live in Ireland.

If your permanent address is in the UK

Foreign & Commonwealth (FCO) Travel Advice

Before **you** set off on any foreign travel, check out the FCO website at www.fco.gov.uk/travel. The site is packed with essential travel advice and tips, plus up-to-date information about the country **you** are thinking of visiting. Or **you** can phone them on 0845 850 2829.

You can use the 'FCO LOCATE' service. If **you** tell them where **you** are travelling to, the embassy and crisis staff can provide better help if there is an emergency such as a tsunami or terrorist attack.

It only takes a few minutes to register **your** contact details and travel plans online so the local British embassy will know **you** are coming. There's no need to contact the embassy direct.

When **you** then go on another trip, simply log in and update **your** LOCATE account. They will let the next British embassy know.

Register with LOCATE now using their online form at www.locate.fco.gov.uk/locateportal/

If your permanent address is in Ireland

Department of Foreign Affairs

Before **you** set off on any foreign travel, check out the DFA website at www.foreignaffairs.gov.ie and select "Services to the Public/Travel Advice", or phone 01 4780822.

What to do in a serious medical or other emergency abroad

Phone CEGA Emergency 24-hour service on + (44) 1243 621511.

You, or the **insured person**, must do this immediately in the case of a serious medical emergency outside an **insured person's country of residence** where **you** or they will need to stay in hospital, have hospital treatment or change travel arrangements. If **you** or the **insured person** cannot contact CEGA immediately, **you** or they must do so as soon as possible.

When calling CEGA for help, please provide the following information.

- The **insured person's** name and the address they are staying at.
- The phone number **you**, or the **insured person**, are calling from.
- The name and phone number of the doctor and hospital treating the **insured person**.
- The policy number (shown on **your** schedule) and **your** name.
- The nature of the emergency.

On **your** behalf, Cega will do the following.

- Arrange for the **insured person** to go into hospital
- Deal with doctors and hospitals
- Guarantee medical charges
- Organise an emergency return home, with a medical escort if necessary
- Arrange for the **insured person** to be referred to specialists
- Provide medical advice
- Keep relatives at home informed
- Provide special equipment, if necessary and available locally

Not contacting CEGA, or not following their instructions, could affect **your** claim

If any emergency travel expenses would be for air travel, these must be agreed by CEGA beforehand.

You must also contact Cega Claims Service as soon as **you** find out about any condition or circumstance which may cause an **insured trip** to be cancelled or cut short.

Claims procedure

For claims under all sections, except section C6 (Legal expenses)	For claims under section C6 (Legal expenses)
<p>Contact:</p> <p>CEGA Claims Service P O Box 127 Chichester West Sussex PO18 8WR</p> <p>For a serious medical or other emergency abroad, phone the CEGA emergency 24-hour service on + (44) 1243 621511</p> <p>For claims under sections A (Personal accident) or section B (Illness) Phone: +44 (0)1243 621233</p> <p>For claims under section C (Travel) Phone: +44(0)1243 621220 Fax : +44(0)1243 621035 Email : claims@cegagroup.com</p>	<p>Contact:</p> <p>Arc Legal Assistance P O Box 8921 Colchester CO4 5YD.</p> <p>Phone: + 44 (0) 844 770 1053 Please quote 'ERS Travel Injury Claims'</p>

You must report any claim as soon as possible.

The contract of insurance

This document, the schedule and any endorsements form a legally-binding contract of insurance between **you** and **us**. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. **We** may cancel or change any part of the contract without getting anyone else's permission.

The insurance provided by this document covers liability, loss, damage, death or disability that happens during any period of insurance for which **you** have paid, or agreed to pay, the premium. This insurance is provided under the terms and conditions contained in this document or in any endorsement applying to it.

Currency

Where this document, the schedule and any endorsement shows a currency in sterling (£) this currency will apply to insurances only arranged in the **United Kingdom**. If the currency is shown in euros (€), this currency will apply only to insurances arranged in Ireland.

Language

This insurance is written in English and all communications about it will be in English.

Governing law

Unless **we** have agreed otherwise with **you**, this contract is governed by the following laws:

If this insurance was issued in the United Kingdom

English law.

If this insurance was issued in Ireland

Irish law.

The insurance cover that this document relates to was granted by the holder of a binding authority in Ireland from Lloyd's Underwriters. It has been issued in Ireland in line with section 94 of the Insurance Act 1936.

The holder of this binding authority, whose name and address are shown on the schedule, along with Lloyd's Underwriters' Representative in Ireland, has all the powers set out in the Insurance Acts and Regulations 1909 to 2000.

Without affecting what **we** have already mentioned in this document, the underwriters agree that Irish law applies to this contract. If there is a disagreement under the policy, any suitable court in Ireland can deal with the case. Any disagreement will be settled in line with the law and practice that applies in the court.

Any summons, notice or process will be served on Lloyd's Underwriters' Sole General Representative at the address shown on page 1.

General definitions

The following words or phrases have the meanings given below whenever they appear in this document, schedule and endorsements.

Accident

A sudden, unexpected, specific event which happens during the time of cover and causes **bodily injury**. It includes being exposed to severe or exceptional weather conditions.

Annual salary

The total gross salary (including dividends) **you** pay the **insured person** each year, but not including payments for overtime, commission or bonuses, at the date the **accident** happens or the first date of absence due to **illness**. If **you** pay the **insured person** weekly, **we** will work out the **annual salary** by taking the **insured person's** average **gross weekly wage** (not including payments for overtime, commission or bonuses) for the 13 weeks before the first date they are off work due to the **accident** or **illness**, and multiplying this amount by 52.

Any one person limit

Where this applies to section A – Personal accident

This is the most **we** will pay under items 1 to 6 of section A on the schedule for any one **insured person** for any one **accident**. If a **sum insured** is higher than the **any one person limit**, **we** will only pay the amount shown under **any one person limit**.

Where this applies to section B – Illness

This is the most **we** will pay under items 1 to 3 of section B on the schedule for any one **insured person** for any one **illness**. If a **sum insured** is higher than the **any one person limit**, **we** will only pay the amount shown under **any one person limit**.

Bodily injury

Physical injury (including **illness** directly resulting from that physical injury) caused only by an **accident** and which results in an **insured person's** death or disability within 24 months of the date of the **accident**.

Business trip

Any trip, taken to carry out business on **your** behalf, which begins during the period of insurance and which is scheduled to last for no more than 12 months. This includes non-business activities that are in connection with, or a result of, a **business trip**.

Child or children

Any person who is unmarried and under 18 (or 23 if in full-time education) who lives with an **insured person** and is travelling with them.

Country of residence

The country **you** normally live in at the start date of this insurance, or at the renewal date after that.

Directors

Any executive director under a contract of service with **you**.

Employee

Any person under a contract of service or apprenticeship with **you**.

Equity Red Star

The group of Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other underwriter's share. **You** can ask **us** for the names of the underwriters and the share of the risk each one has taken on.

Family

Husband, wife or civil partner, anyone **you** live with as if they were **your** husband, wife or civil partner, mother, father, mother-in-law, father-in-law, daughter (including a legally adopted daughter), son (including a legally adopted son), brother, sister, grandparent, someone **you** are engaged to be married to or have a civil partnership with.

Gross weekly wage

For an **insured person you** pay weekly, this means the average weekly wage (not including payments for overtime, commission or bonuses) before tax and National Insurance for the 13 weeks before the first date they are off work due to the **accident** or **illness**. For other **employees we** will work this out by dividing the **insured person's annual salary** by 52.

If the **insured person** is self employed or director of a small private company, this will be 1/52 of:

- the **insured person's** net profit as declared to HM Revenue & Customs or the Irish Revenue; plus
- the **insured person's** regular dividend payments for the 13 weeks before the first date they are off work due to the **accident** or **illness**; plus
- any items which **we** consider to be non-refundable **overheads** in the **insured person's** trading accounts. For the purposes of this calculation, **we** will not include any items **we** consider to be **variable costs**.

Illness

Sickness or disease, the symptoms of which first appear during the time of cover and which within 12 months of the symptoms appearing, result in an **insured person** first becoming unable to work.

Insured person

Any person up to age 75 who is shown or described (for example, as 'director') in the schedule as being an **insured person**. Cover applies until the end of the period of insurance in which the **insured person** reaches the age of 75.

Insured trip

Any **business trip** or **non-business trip** which an **insured person** is covered for, as shown in the schedule by the times of cover against that **insured person's** name.

Medical practitioner

Any suitably qualified medical person other than:

- an **insured person**;
- a member of the **insured person's** immediate **family**; or
- any person under a contract of service or apprenticeship with **you**.

Non-business trip

A trip that is not a **business trip**, which begins during the period of insurance and is scheduled to last no more than 12 months.

Overheads

Business costs that generally stay the same no matter what goods or services are provided (for example, rent, phone line rental, standing charges for gas, electricity and water supplies, franchise fees, business insurance premiums, accountancy fees and road tax for business vehicles).

Partner

An **insured person's** husband, wife or civil partner, or a person they are living with as if they were married to them or had a civil partnership with them and who **you** agree to cover under this contract of insurance.

Permanent total disability

If the insured person is a director or employee under 65:

Disability which totally prevents the **insured person** from working in their usual job for **you** for at least 52 weeks, and shows no signs of ever improving.

If the insured person is not a director or employee or is over 65

Disability which totally prevents the **insured person** from working in a paid job of any and every kind for at least 52 weeks, and shows no signs of ever improving.

Sum insured

The most **we** will pay out, as shown on the schedule.

Temporary partial disability

A disability which prevents an **insured person** from carrying out a major part of their usual job for **you**.

Temporary total disability

A disability which totally prevents an **insured person** from carrying out all parts of their usual job for **you**.

United Kingdom

England, Scotland, Wales and Northern Ireland

Variable costs

Business costs that change in line with the cost of selling goods or services (for example, the cost of goods, shipping costs, postage, handling and storage fees, sales commission, the cost of phone calls and fuel).

We, us, our

Equity Red Star is managed by Equity Syndicate Management Ltd, which in the **United Kingdom** is authorised and regulated by the Financial Services Authority. The Financial Services Authority website includes a register of all regulated firms (www.fsa.gov.uk/pages/register), or **you** can contact the Financial Services Authority on 0845 606 1234. **Our** FSA registration number is 204851.

Equity Syndicate Management Ltd is registered in England and Wales number 426475. Registered office: Library House, New Road, Brentwood, Essex, CM14 4GD.

As **we** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation from the scheme if **we** cannot pay out all valid claims under this insurance. This depends on the type of business and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. For types of insurance **you** must have by law (such as third party insurance for motor claims), the scheme will cover the whole claim. **You** can get more information about the scheme from the FSCS or **you** can visit their website at www.fscs.org.uk.

You, your

The policyholder named in the schedule as being the 'insured'.

General exclusions

The following exclusions apply to the whole of this insurance.

This insurance does not cover death, loss, disability or expense directly or indirectly caused or contributed to, by, resulting from or in connection with the following:

- 1 War, riot, act of foreign enemy (whether war is declared or not), civil war, revolution, power seized unlawfully, nuclear, chemical or biological materials being released or escaping, or any other similar event.

If any part of this exclusion is not valid or **we** cannot enforce any part of it, the rest will still apply.

- 2 Terrorism

For the purpose of this exclusion, terrorism means an act, or acts, committed for political, religious or similar purposes, with the aim of influencing any government or putting the public, or any section of the public, in fear. Terrorism can include, but is not limited to, using or threatening to use force or violence. The people who carry out acts of terrorism can either be acting alone, or acting on behalf of or in connection with any group, organisation or government.

- 3 Radioactive contamination from:

- ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

- 4 Suicide, attempted suicide, intentional self-injury or an **insured person** having a mental disorder or form of dementia.

- 5 An **insured person** being under the influence of alcohol or non-prescribed drugs, or abusing prescribed drugs.

- 6 **You** or an **insured person** taking part in any criminal act.

General conditions

The following conditions apply to all sections of this insurance. Each section may also have its own special conditions.

1 Arbitration

If **we** accept **your** claim, but disagree over the amount due to **you** or an **insured person**, the matter will be passed to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

2 Associated companies and change in risk

If this contract of insurance covers associated companies, **you** must give **us** a list of those companies. If, during a period of insurance, **you** change **your** business activities from those described in the business description on the schedule, **you** must tell **us** immediately.

3 Cancelling cover

Your right to change your mind if you are a private policyholder

If this cover does not meet **your** needs **you** may cancel the insurance, without giving reason, by sending **us** written notice within 14 days of the policy starting or within 14 days of **you** receiving the insurance documents, whichever is later. **We** will make a charge equal to the period of cover **you** have had, as long as **we** have not paid a claim or are not due to pay one. This charge will be at least £25 plus insurance premium tax (IPT) in the **United Kingdom**, or €40 plus insurance levy in Ireland.

You can cancel this insurance by giving **us** 30 days' notice in writing. If this happens, as long as **we** have not paid a claim or are not due to pay one, **we** will work out the premium for the period up to the date when the cancellation begins and **we** will return any part of the premium **you** do not use, after taking a charge of £250 plus insurance premium tax (IPT) in the **United Kingdom**, or €375 plus insurance levy in Ireland.

We may cancel this insurance by sending **your** insurance adviser shown in the schedule 30 days' notice in writing. **We** will refund the part of **your** premium which applies to the remaining period of insurance.

We can cancel any cover against war provided by this contract of insurance by sending the insurance adviser shown in the schedule seven days' notice in writing.

4 Claims evidence

You must provide, at **your** own expense, evidence to support a claim. An **insured person** must have any medical examinations **we** decide are necessary. **We** will pay for these.

5 Telling us about claims

You must tell **us** about any possible claim as soon as possible. See page 4 for details of making claims.

6 Fraudulent claims

If a claim is made which **you**, an **insured person**, or anyone acting on **your** or their behalf, knows is false, fraudulent or exaggerated, **we** will not pay the claim and **we** may cancel the cover under this insurance.

7 If you do not keep to the policy conditions

We will not pay a claim if **you** or an **insured person** have not kept to all the conditions of this policy.

8 Interest on claim payments

We will not pay interest on any claim payment.

9 **Not giving us all relevant information**

This contract of insurance will no longer apply if **you** or an **insured person** give **us** incorrect or misleading information, or fail to give **us** any relevant information.

10 **Reasonable care**

You and each **insured person** must take all reasonable steps to avoid or reduce any loss, damage or **bodily injury** as far as possible. **You** must also make every effort to recover any property which has been lost.

11 **Transferring this policy**

You cannot transfer the benefit of this policy to anyone else or use this contract of insurance as security or guarantee for a mortgage or commitment of any kind.

12 **Contribution**

Under section C4 – **Personal property**, and section C5 – **Money**, the Association of British Insurers' practice is for insurers to contribute to the settlement of each other's claims when a loss is covered under more than one policy. This spreads the cost and helps to keep premiums down. **You** must provide details of the household contents insurance of the **insured person** making a claim. If **you** fail to give this information, **your** claim may be delayed.

Times of cover

An **insured person** is only covered at the times shown by the code next to their name or description on the schedule. An explanation of these codes is shown below.

Section A - Personal accident

Aa 24 hours

- At any time during the period of insurance.

Ab Occupational

- While an **insured person** is carrying out his or her duties for **you**.
- At any time while an **insured person** is on **your** premises.
- While an **insured person** is travelling, at **your** expense, directly between places of work.

Ac Occupational and commuting

- While an **insured person** is carrying out his or her duties for **you**.
- At any time while an **insured person** is on **your** premises.
- While an **insured person** is travelling directly between their home and place of work.
- While an **insured person** is travelling, at **your** expense, between places of work

Ad Business travel outside the United Kingdom

- While on a **business trip** outside the **United Kingdom**, cover starts from the time the **insured person** leaves their home or their place of work in the **United Kingdom**, whichever is later, until they return to their home or place of work in the **United Kingdom**, whichever is sooner.

Ae Business travel outside Ireland

- While on a **business trip** outside Ireland, cover starts from the time the **insured person** leaves their home or their place of work in Ireland, whichever is later, until they return to their home or place of work in Ireland, whichever is sooner.

Af Business travel outside the country of residence

- While on a **business trip** outside an **insured person's country of residence**, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.

Ag All travel outside the United Kingdom

- While on a **business trip** or **non-business trip** outside the **United Kingdom**, cover starts from the time the **insured person** leaves their home or place of work in the **United Kingdom**, whichever is later, until they return to their home or place of work in the **United Kingdom**, whichever is sooner.

Ah All travel outside Ireland

- While on a **business trip** or **non-business trip** outside the **United Kingdom**, cover starts from the time the **insured person** leaves their home or place of work in Ireland, whichever is later, until they return to their home or place of work in Ireland, whichever is sooner.

Ai All travel outside the country of residence

- While on a **business trip** or **non-business trip** outside an **insured person's country of residence**, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.

Aj Business travel in the United Kingdom

- While on a **business trip** in the **United Kingdom** that involves an overnight stay or a flight, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.

Ak Business travel in Ireland

- While on a **business trip** in Ireland that involves an overnight stay or a flight, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.

Al Business travel in the country of residence

- While on a **business trip** in the **country of residence** that involves an overnight stay or a flight, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.

Am Driving or riding as a passenger

- While driving or riding as a passenger in any vehicle owned, leased or hired by **you**, including while getting into or out of a vehicle, loading and unloading a vehicle, and while carrying out emergency roadside repairs.

Section B - Illness**Ba 24 hours**

- At any time during the period of insurance.

Section C – Travel**Ca Business travel outside the United Kingdom**

- While on a **business trip** outside the **United Kingdom**, cover starts from the time the **insured person** leaves their home or their place of work in the **United Kingdom**, whichever is later, until they return to their home or place of work in the **United Kingdom**, whichever is sooner.

Cb Business travel outside Ireland

- While on a **business trip** outside Ireland, cover starts from the time the **insured person** leaves their home or their place of work in Ireland, whichever is later, until they return to their home or place of work in Ireland, whichever is sooner.

Cc Business travel outside the country of residence

- While on a **business trip** outside an **insured person's country of residence**, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.

Cd All travel outside the United Kingdom

- While on a **business trip** or **non-business trip** outside the **United Kingdom**, cover starts from the time the **insured person** leaves their home or place of work in the **United Kingdom**, whichever is later, until they return to their home or place of work in the **United Kingdom**, whichever is sooner.

Ce All travel outside Ireland

- While on a **business trip** or **non-business trip** outside Ireland, cover starts from the time the **insured person** leaves their home or place of work in Ireland, whichever is later, until they return to their home or place of work in Ireland, whichever is sooner.

Cf All travel outside the country of residence

- While on a **business trip** or **non-business trip** outside an **insured person's country of residence**, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.

Cg Business travel in the United Kingdom

- While on a **business trip** in the **United Kingdom** that involves an overnight stay or a flight, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.

Ch Business travel in Ireland

- While on a **business trip** in Ireland that involves an overnight stay or a flight, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.

Ci Business travel in the country of residence

- While on a **business trip** in the country of residence that involves an overnight stay or a flight, cover starts from the time the **insured person** leaves their home or place of work, whichever is later, until they return to their home or place of work, whichever is sooner.



Section A – Personal accident

Special definitions

The following words or phrases have the meanings given below whenever they appear in section A – Personal accident, and in the endorsements and parts of the schedule that apply to section A.

Accident accumulation limit

The most **we** will pay under this contract of insurance for an **accident** involving more than one **insured person**.

If a claim goes over the limit shown on the schedule, **we** will pay each **insured person** an amount equal to this limit divided by the number of **insured people you** are claiming for.

Excess period

The initial period of temporary disability during which **we** will not pay the benefit under items 5 or 6 on the schedule.

Funeral expenses

The reasonable costs of a traditional burial or cremation.

Hospital

An establishment licensed for caring for and treating inpatients who are sick and injured, but not mainly a clinic, a nursing, rest or convalescent home, and not a place to treat alcoholism or drug addiction.

Hospitalisation

Staying in a **hospital** overnight as an inpatient when this is considered to be necessary by a legally-qualified **medical practitioner** other than **you**, an **employee**, an **insured person** or a member of **your** or an **insured person's** immediate family.

Loss of hearing

Total and permanent loss of hearing.

Loss of limb

In the case of a leg, total and permanent physical loss of, or loss of use of, a complete foot or leg.

In the case of an arm, total and permanent physical loss of, or loss of use of, a complete arm or hand.

Loss of sight

The permanent and total loss of sight which **we** will consider as having happened:

- in both eyes, if the **insured person's** name is added to the Register of Blind Persons on the authority of a fully-qualified ophthalmic specialist; or
- in one eye if, after correction, the degree of sight the **insured person** has left in that eye is 3/60 or less on the Snellen scale (meaning they can see at three feet what they should be able to see at 60 feet).

Loss of speech

Total and permanent loss of speech.

Medical expenses

The amount **you** have paid for medical, surgical or other treatment given or prescribed by a **medical practitioner** and all **hospital**, nursing home and ambulance charges connected with a valid claim under items 5 or 6 of section A on the schedule. This will be no more than 30% of any amount paid under items 5 or 6 of section A. **We** will not pay more than £10,000 or €15,000 for each **insured person**.

Cover – what is covered

If, during the time of cover, an **insured person** suffers a **bodily injury**, **we** will pay **you** or, in the case of **medical expenses**, the **insured person**, up to the **sum insured** shown in the schedule.

If an **insured person** disappears and it is reasonable to believe that he or she has died as a result of an **accident** covered by this section, **we** will pay the claim as long as **you** sign an agreement to say that if the **insured person** is later found to be alive, **you** will refund any amount **we** have paid.

Coma benefit

If, during the time of cover, an **insured person** suffers a **bodily injury** which results in them being continuously unconscious, **we** will pay **you** £200 or €300 a week for each full week they are unconscious. **We** will do this for up to 52 weeks from the date the **insured person** first became unconscious.

Funeral expenses

If **we** pay a death claim on behalf of an **insured person**, **we** will pay up to £1,000 or €1,500 for **funeral expenses**.

Hospitalisation benefit

We will pay £50 or €75, for each full 24 hours of **hospitalisation**, after the first six days, if, during the time of cover, an **insured person** suffers a **bodily injury** which they need inpatient **hospital** treatment for in the **United Kingdom** or Ireland, whichever is their **country of residence**. The most **we** will pay is up to £1,500 or €2,500 in total.

Retraining benefit

If **we** pay a claim on behalf of an **insured person** for **permanent total disability**, **we** will also pay **you** the reasonable expenses **you** have to pay to retrain that **insured person** for another job. **We** will pay up to £5,000 or €7,000.

Extended scale of benefits - optional extension to permanent total disability

If **you** have this cover, it will be shown under item 4b on **your** schedule.

Cover – what is covered

You can increase cover under this document to provide a permanent disability benefit which will be a percentage of the **sum insured** under item 4a of section A, shown on the schedule. If an **insured person** suffers a permanent disability as a result of **bodily injury**, **we** will pay **you** the amounts shown below.

The amount **we** pay will depend on the degree of permanent disability. The benefits **we** will pay for specific disabilities are shown below.

Loss of fingers or thumbs

- One thumb of either hand 30%
- One index finger 20%
- Any other finger 10%

Loss of toes on either foot

- One big toe 15%
- Any other toe 5%

Permanent total loss of use of

- Shoulder or elbow 25%
- Wrist, hip, knee or ankle 20%

Having the lower jaw surgically removed 30%

For any permanent disability which is not provided for under items 2, 3a, 3b, 3c1 and 2, or 4a on the schedule, or under the extended scale of benefits shown above, **we** will not pay more than 100% of item 4a.

We will assess any benefit **we** pay under permanent disability against the extended scale of benefits by considering the nature of the disability alongside the percentages for the specific types of disability **we** have mentioned above. **We** will not take account of the **insured person's** job.

When more than one form of disability results from one **accident**, **we** add the percentages from each together. However, **we** will not pay more than 100% of the **sum insured** under item 4a on the schedule.

If **we** pay a claim for loss of, or loss of use of, a whole limb, **we** will not pay a claim for parts of that limb as well.

Special conditions

The following conditions apply to section A – Personal accident. Please see the general conditions on page 10, which apply to all of this insurance.

- 1 For any one **insured person we** will not pay a claim under more than one of items 1 to 4b of section A on the schedule for any one **accident**. If **we** have made any payment for weekly benefit under items 5 or 6 of section A on the schedule, **we** will take this amount from any amount **we** later pay for items 1 to 4b under section A.
- 2 **We** will not pay more than £7,500 or €10,000 as benefit under item 1 of section A for an **insured person** who is a **child** unless he or she is between 16 and 18 years of age at the time of the injury, and is a **director** or **employee** for **you**.
- 3 If an **insured person** is not covered under item 1 of section A, **we** will not pay for items 2 to 4b of section A on the schedule until at least 13 weeks after the date of the **accident**. **We** will then only pay if the **insured person** has not, in the meantime, died as a result of the **accident**.
- 4 If an **insured person** is covered under item 1 of section A, but the benefit **we** will pay is less than for items 2 to 4b of section A, **we** will not pay more than the amount of the death benefit if the injury does not immediately result in death until at least 13 weeks after the date of the **accident**.
- 5 If the consequences of an **accident** are more serious because of any physical disability or condition of an **insured person**, which existed before the **accident** happened, the amount **we** will pay will be the amount which it could be reasonably considered would have been paid if those consequences had not been so serious.

Exclusions – what is not covered

The following exclusions apply to section A - Personal accident.

We will not cover any claim resulting from:

- flying, other than as a passenger;
- active service in the armed forces of any nation other than the **United Kingdom's** or Ireland's officially recognised reserve forces;
- any sickness or disease not resulting from an accidental **bodily injury**;
- winter sports unless **we** have agreed otherwise;
- any naturally-occurring condition or process; or
- any gradual cause.

We will not pay any claim for items 5 or 6 of section A on the schedule for more than 104 weeks from the date of the **accident**, less the **excess period**.

We will not pay any benefit to an **insured person** after the end of the period of insurance during which they become 75.

Section B – Illness

Special definitions

The following words or phrases have the meaning given below whenever they appear in section B - **illness**, the endorsements, and parts of the schedule that apply to section B.

Excess period

The initial period of temporary disability during which **we** will not pay the benefit under item 3 on the schedule.

Loss of sight

The permanent and total loss of sight which **we** consider as having happened:

- in both eyes, if an **insured person's** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

Medical expenses

The amount **you** have paid for medical, surgical or other attention or treatment given or prescribed by a **medical practitioner**, and all hospital, nursing home and ambulance charges connected with a valid claim under item 3 of section B on the schedule. This will be no more than 30% of any amount paid under item 3 of section B. **We** will not pay more than £10,000 or €15,000 for each **insured person**.

Pre-existing condition

A physical or mental disability, or ongoing or recurring medical condition (one that keeps coming back), from which an **insured person** suffers or the symptoms of which first appeared before the period of insurance.

Cover – what is covered

If an **insured person** suffers **loss of sight, permanent total disability** by paralysis (other than general paralysis of a person having a mental disorder or form of dementia) or **temporary total disability** as a result of an **illness**, **we** will pay **you** or, in the case of **medical expenses**, the **insured person**, up to the **sum insured** shown in the schedule. For a valid claim under **temporary total disability**, **we** will work out **your** benefit from the first date the **insured person** was not able to work due to the **illness**.

Special condition

The following condition applies to section B – **illness**. Please see the general conditions on page 10, which apply to all of this insurance.

If **we** have made any payment for weekly benefit under item 3 of section B on the schedule, **we** will take this amount off any amount **we** later pay for items 1 or 2 under section B on the schedule.

Exclusions – what is not covered

We will not pay for the following.

- Any **loss of sight** or **permanent total disability** if the **insured person** dies within 52 weeks of the **illness**.
- The **excess period** of a claim for **temporary total disability** for any **insured person**.
- Any claim for **temporary total disability** for more than 52 weeks from the date an **insured person** was first unable to work because of the **illness**, less the **excess period**.
- More than one of items 1 to 3 under section B on the schedule.
- Any **loss of sight, permanent total disability** or **temporary total disability** resulting from the following.
 - Sexually-transmitted diseases, including HIV or any related condition.
 - Any psychiatric, mental or nervous disorder, including stress or depression.
 - Any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery, or any corrective treatment needed as a result of previous cosmetic surgery.
 - Any **pre-existing condition**.

Section C - Travel

Section C1 - Medical, emergency travel and rescue expenses

Special definitions

The following words or phrases have the meanings given below whenever they appear in section C1 – Medical, emergency travel and rescue expenses, the endorsements, and parts of the schedule that apply to section C1.

Medical expenses

The amount **you** have to pay, outside the **United Kingdom** or Ireland (whichever is **your country of residence**) or an **insured person's country of residence**, for medical, surgical or other treatment given or prescribed by a **medical practitioner**, and all **hospital**, nursing home and ambulance charges. **We** will pay up to £2,500 or €4,000 for dental expenses if they result from an emergency or **bodily injury**. **We** will only pay for natural teeth and up to £250 or €375 for each tooth.

Emergency travel expenses

The extra transport and accommodation expenses (less any amount **we** could recover or save) for an **insured person** and up to two people who need to travel to, stay with, or escort an ill or injured **insured person**.

Rescue expenses

The cost of transporting an **insured person**, by any suitable method, to an appropriate medical facility or to their home in the **United Kingdom**, Ireland or **country of residence**. **Our** appointed medical adviser and the local attending **medical practitioner** must recommend this action. If the **insured person** dies, **we** will pay the costs of transporting their body or ashes and their personal belongings back to their **country of residence**. Or, **we** will pay the reasonable expenses, up to £5,000 or €7,500, for a funeral abroad.

Cover – what is covered

If an **insured person** suffers a **bodily injury** or **illness** during the time of cover, **we** will pay **you** or the **insured person** for **medical expenses, emergency travel expenses and rescue expenses** reasonably charged as a direct result. **We** will pay this from the date of the injury or **illness**:

- for up to two years;
- until the insured person returns to their **country of residence**; or
- until **we** have paid up to the **sum insured** shown in the schedule;

whichever happens first.

Exclusions – what is not covered

The following exclusions apply to section C1 – Medical, emergency travel and rescue expenses.

We will not cover any claim resulting from:

- An **insured person** travelling against the advice of a **medical practitioner**, for the purpose of getting medical treatment or advice abroad, or after a terminal prognosis has been given (that is, the **insured person** has been told they have a terminal condition which they will not recover from).
- An **insured person** being refused travel (or having travelled) against a carrier's policy on carrying passengers, or contrary to the health and safety restrictions of a carrier or any other publicly licensed sea vessel, train or coach, or their handling agents.

- Any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery, or any corrective treatment needed as a result of previous cosmetic surgery.
- Winter sports, unless **we** have agreed otherwise.

Also, **we** will not cover any claim that is covered by any other insurance.

Special conditions

The European Health Insurance Card (EHIC) gives **you** access to reduced-cost or free emergency treatment within the European Union. Unless Cega Claims Service agrees otherwise, **you** must use an EHIC card to get medical treatment in any country within the European Union.

Section C2 – Cancelling or cutting short a trip, travel delay and replacement

Cover – what is covered

We will pay **you** or an **insured person** up to the **sum insured** shown in the schedule if an **insured trip** within the time of cover has to be cancelled, cut short or rearranged as a direct result of any cause outside **your** or their control.

If the **insured trip** has to be cancelled before the **insured person** leaves, **we** will pay for all deposits and payments already made for transport and accommodation costs that cannot be recovered.

If the **insured trip** has to be cut short after it has started, **we** will pay for unused transport and accommodation costs and other expenses which:

- have been paid or will have to be paid; or
- cannot be recovered from elsewhere.

When pre-booked travel arrangements in connection with an **insured trip** have to be altered after the **insured person** leaves, **we** will pay **you** or them for the extra costs of travel and accommodation which **you** cannot recover from elsewhere. These costs must be necessary to allow the **insured person** to continue the **insured trip** or return to their **country of residence**.

If a **director** or **employee** resigns or their employment ends more than 31 days before a pre-booked **insured trip** within the period of cover, **we** will pay **you** all deposits and any transport and accommodation costs **you** have had to pay as a result. However, **we** will not pay for any expenses **you** can recover from elsewhere.

Travel delay

If the ship, aircraft or train an **insured person** is booked to travel on to get to his or her planned destination is delayed because of a strike, industrial action, poor weather conditions or mechanical breakdown, **we** will pay £30 or €40 for every hour, after the first six hours, the **insured person** is delayed. The most **we** will pay is £250 or €300.

Replacement

We will pay **you** up to the **sum insured** shown in the schedule if an **insured person** has to return home before an **insured trip** is scheduled to finish as a direct result of any cause outside **your** or their control.

We will pay for the necessary extra travel and accommodation costs to return the **insured person** to their **country of residence**. **We** will also pay the extra costs of travel and accommodation which are necessary as a direct result of sending a replacement member of staff to take over the **insured person's** duties. However, **we** will not pay for any amount **you** can recover from elsewhere.

Exclusions – what is not covered

The following exclusions apply to section C2 – Cancelling or cutting short a trip, travel delay and replacement.

We will not cover any claim for cancelling or cutting short a trip, or for replacement, resulting from the following.

- If **you** or an **insured person** decide not to travel or decide not to continue an **insured trip** within the time of cover.
- An **insured person** being refused travel (or having travelled) against a carrier's policy on carrying passengers, or contrary to the health and safety restrictions of a carrier or any other publicly licenced sea vessel, train or coach, or their handling agents.
- If **you** make an **insured person** redundant or end their contract of employment within 31 days of a pre-booked **insured trip** during the time of cover.
- If **you** make an **insured person** redundant or end their employment once an **insured trip** within the time of cover has started.
- If any company (or their agent), acting for **you** or an **insured person**, fails to provide transport or accommodation.
- Any regulations made by any public authority or government.
- Claims arising from an aircraft, sea vessel or train being taken out of service (permanently or temporarily) under the orders or recommendation of a regulatory authority in any country.
- A strike, labour dispute, mechanical breakdown or failure of transport (other than disruption of road and rail services by avalanche, snow or flood) unless the departure of a ship, aircraft or train on which the **insured person** is booked to travel is delayed by at least 24 hours. However, **we** will not provide any cover if the delay is due to a strike or industrial action which existed, or the possibility of which existed, and for which advance warning had been given before the date the **insured trip** was booked.
- Any expenses arising if an **insured trip** within the time of cover was, or was due to be, taken against the advice of a **medical practitioner** or for the purpose of getting medical treatment or advice abroad.
- Any claim for cancellation if a ship, aircraft or train is delayed and an **insured person** fails to check in according to the itinerary supplied unless the failure was due to strike or industrial action.
- Any claims arising from a condition or circumstance **you** or the **insured person** knew about when this insurance was taken out or the **insured trip** was booked, if the condition or circumstance could reasonably have been expected to result in the insured trip being cancelled or cut short.

Also, **we** will not cover any claim that is covered by any other insurance.

Section C3 - Personal liability

Cover – what is covered

We will pay up to the **sum insured** in the schedule for any one event or series of events leading to **you** or an **insured person** becoming legally liable to pay claims for **bodily injury** to a person, or loss of or damage to property, which happens during the time of cover.

Special conditions

The following condition applies to section C3 – Personal liability. The general conditions on page 10 also apply to all of this insurance.

- 1** **You** must immediately send **us** every communication about a claim against **you** or an **insured person** (including any writ, summons or claim form) without answering it first. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings as far as possible. **You** must not admit any liability, or make, arrange, offer or promise any payment without **our** written permission.

Exclusions – what is not covered

The following exclusions apply to section C3 – Personal liability.

We will not cover any claim resulting from the following.

- **Bodily injury** to any person who is under a contract of employment, service or apprenticeship with **you** or an **insured person** if the injury results from that contract with **you** or an **insured person**.
- **Bodily injury** to any member of an **insured person's** family or anyone who lives with them.
- Liability arising directly or indirectly from using any mechanically-propelled vehicle, aircraft or watercraft.
- Liability arising directly or indirectly from an animal belonging to, or in the care, custody or control of, an **insured person**.
- Liability arising directly or indirectly by **you** or an **insured person**:
 - owning, possessing or occupying land, buildings, property or caravans which cannot be moved, other than living in them temporarily;
 - committing any deliberate, malicious or unlawful act;
 - carrying on any trade, business or profession; or
 - being involved in any racing activity.
- Accidental loss of or damage to property belonging to, held in trust by, or in the custody or control of **you** or an **insured person**, any of **your** or their **employees**, or any member of their family or household.
- Liability **you** or an **insured person** have under any contract, unless **you** or the **insured person** would have had that liability anyway.
- Liability which payment should be claimed for under any other more specific contract of insurance in **your** or an **insured person's** name.
- An **insured person** having a mental disorder or form of dementia.
- Sexually-transmitted diseases, AIDS or any AIDS-related condition.

Also, **we** will not cover any liability that is covered by any other insurance.

Section C4 – Personal property

Special definition

The following terms have the meanings given below whenever they appear in section C4 – Personal property, the endorsements, and parts of the schedule that apply to section C4.

Personal property

Property owned by, or in the custody or control of, an **insured person**.

Valuables

Jewellery, items made of precious metals or stones, furs, watches, binoculars, telescopes, photographic, audio, electronic and electrical equipment of any kind (including CD's, DVDs and other transportable media such as cassette tapes, memory cards and minidisks), telecommunications and video equipment.

Cover – what is covered

If an **insured person** loses, has stolen or damages **personal property** during the time of cover, **we** will pay **you** or the **insured person** the cost of replacing or repairing the item. **We** will pay up to the **sum insured** shown in the schedule.

If the **insured person's personal property** is temporarily lost for more than four hours, **we** will pay up to £750 or €1,000 towards the cost of buying essential and reasonable replacement items. If the **personal property** which has been temporarily lost becomes permanently lost and this results in a claim, **we** will take the amount **we** have already paid for the temporary loss from the payment for permanent loss.

Travel documents

If, during the time of cover, an **insured person** loses or damages their passport, animal passport, visa, travel tickets or other essential travel documents, **we** will pay **you** or them for the reasonable and necessary costs of replacing them. **We** will pay up to £1,000 or €1,500.

Exclusions – what is not covered

The following exclusions apply to section C4 – Personal property.

We will not cover any claim resulting from the following.

- Any item, article or set valued at more than £1,000 or €1,500, unless **we** specifically agree beforehand.
- Loss due to chipping, scratching or breakage of glass, china or other fragile articles, unless due to fire, theft or accident to the vehicle in which they were being transported in.
- Loss or damage caused by:
 - moth, vermin, wear and tear, weather or gradual deterioration;
 - mechanical or electrical failure or breakdown; or
 - any process of cleaning, dyeing, restoring, repairing or alteration.
- A loss which was not reported to the police or other appropriate authority as soon as possible, and which they have not confirmed in a written report.
- Any loss or damage while the property is in the custody of a carrier if **you** do not report it to the carrier as soon as possible and get a report.
- Any loss or damage to **valuables** while in the custody of a carrier and outside the control of the **insured person**.
- Loss or damage caused by customs or other officials delaying, detaining or confiscating the property.
- Loss of or damage to vehicles, their accessories or spare parts.
- Loss of or damage to **personal property** sent as freight or under an airway-bill or bill of lading.
- Loss of money (as defined under section C5 - Money), bonds and securities of any kind.
- The **insured person** not taking reasonable care to protect their property.

Also, **we** will not cover any loss or damage that is covered by any other insurance.

Section C5 – Money

Special definition

The following word has the meaning given below whenever it appears in section C5 – Money, the endorsements, and parts of the schedule that apply to section C5.

Money

Coins, bank or currency notes, banker's drafts, bills of exchange, letters of credit, luncheon vouchers, credit, debit or charge cards, phone cards, postal or money orders, traveller's cheques, petrol or other coupons with a financial value, or credit vouchers which belong to or are in the custody and control of an **insured person** and are intended for travel, meals, accommodation and personal spending only.

Cover – what is covered

We will pay **you** or an **insured person** for loss or theft of **money** or travel tickets, or financial loss **you** or they suffer as the result of fraudulent use of credit, debit or charge cards during the time of cover. **We** will pay up to the **sum insured** shown in the schedule.

We will cover foreign currency and traveller's cheques bought for **insured trips** within the time of cover. The cover for these items will also apply from the time they are collected or 120 hours before departing on the **insured trip**, whichever is later, and up to 120 hours after the **insured trip** ends or they are paid into an account or cashed, whichever is sooner.

Exclusions – what is not covered

The following exclusions apply to section C5 – Money.

We will not cover any claim resulting from:

- Any loss of cash worth more than £1,000 or €1,500.
- Loss or theft of a credit card, charge card or cash card unless **you**, or an **insured person**, have kept to all the terms and conditions of the card.
- Any loss due to mistakes, neglect or loss of value.
- Any loss due to customs or other officials detaining or confiscating the money.
- A loss which was not reported to the police or other appropriate authority as soon as possible, and which they have not confirmed in a written report.
- Any loss of cash which an **insured person** does not have on them or have control of, unless it was in a locked hotel room, apartment or holiday home, safe or safety deposit box, and there is evidence of a forced entry.
- Any loss of **money** while in the custody of a carrier.
- The **insured person** not taking reasonable care to protect their **money**.

Also, **we** will not cover any loss that is covered by any other insurance.

Section C6 - Legal expenses

Special definitions

The following words or phrases have the meanings given below whenever they appear in section C6 – Legal expenses, the endorsements, and parts of the schedule that apply to section C6.

Legal representative

A solicitor, firm of solicitors, or any appropriately qualified person, firm or company, appointed to act for an **insured person** in line with the terms of this insurance.

Legal expenses

- a Any fees, expenses and other amounts the **legal representative** reasonably pays or agrees to pay in connection with any claim or legal proceedings. This includes costs and expenses of expert witnesses as well as those **we** have to pay in connection with any claim or legal proceedings.
- b Any costs an **insured person** has to pay following any court or any tribunal awarding costs and any costs they have to pay following an out-of-court settlement made in connection with any claim or legal proceedings.
- c Any fees, expenses and other amounts the **legal representative** reasonably has to pay or agrees to pay in appealing, or resisting an appeal, against the judgement of a court tribunal or arbitrator.

Cover – what is covered

We will pay **you**, on behalf of the **insured person**, up to the **sum insured** in the schedule for **legal expenses** run up on their behalf in making a claim for damages against someone else who has caused their **bodily injury** or **illness** during the time of cover outside the **United Kingdom** or Ireland.

Special conditions

The following conditions apply to section C6 – Legal expenses. The general conditions on page 10 also apply to all of this insurance.

- 1 **We** can appoint a **legal representative** to act on **your** behalf. **We** will have direct access to the **legal representative** at all times.
- 2 **We** may withdraw this cover at any stage and from then on **we** will not pay for any further expenses.

Exclusions – what is not covered

The following exclusions apply to section C6 – Legal expenses.

We will not cover any claim resulting from:

- Any **legal expenses** run up without **our** written permission, which **we** will not withhold unless we have good reason to.
- Any **legal expenses** for action against **you**, **us** or **our** agents, travel agents, tour operators, or an **insured person's** family.

Also, **we** will not cover any loss that is covered by any other insurance.

Section C7 – Hijack

Special definition

The following word has the meaning given below whenever it appears in section C7 – Hijack, the endorsements, and parts of the schedule that apply to section C7.

Hijack

Illegally seizing, or wrongfully taking control of, an aircraft, ship or train in which an **insured person** is travelling in.

Cover – what is covered

We will pay £250 or €400 for each complete day that an **insured person** is forcibly or illegally held as the result of a **hijack** which starts during the period of insurance. **We** will pay up to £25,000 or €40,000.

Exclusions - what is not covered

The following exclusions apply to section C7 – Hijack.

We will not cover any claim resulting from:

- Paying a ransom
- **You** committing any acts which would be considered an offence under English or Irish law (as appropriate.)

Also, **we** will not cover any claim that is covered by any other insurance.

Endorsements

Important - This appendix forms part of the insurance.

Details of all endorsements that apply are shown either in this appendix or on a separate sheet supplied with the schedule.

Endorsement number PAT 601 - Permanent total disability - amended definition

In relation to item 4a of section A – Personal accident, **we** have changed the definition of ‘**permanent total disability**’ to read as follows.

‘Disability which totally prevents the **insured person** from working in any paid job of any and every kind, and which will probably continue for the rest of their life.’

Endorsement number PAT 602 - Channel Islands and the Isle of Man

Wherever the words **United Kingdom** appear in this policy, they are changed to read ‘Channel Islands’ or ‘Isle of Man’, wherever **you** have **your** home.

Endorsement number PAT 603 - Personal Accident pre-existing conditions

The **Pre-Existing condition** exclusion shown in the policy under Section B (Illness) will also apply to Section A (Personal Accident)

Endorsement number PAT 604 - Winter sports

The insurance is extended to include winter sports for not more than 17 days during the period of insurance.

Winter sports includes dry-slope skiing, ice skating, ski blading, skiing, monoskiing, skiing off piste with a local guide or another adult who is insured to ski off piste and in areas that resort management consider to be safe.

We do not cover any claims due to winter sports involving ski and ski-bob racing in international or national events, services or inter services championships, or heats or officially organised practice or training for these events, ski jumping, ski stunting, ski mountaineering, ski randonee, free style skiing, heli-skiing, ice hockey, or the use of skeletons, bob-sleighs or luges.

Endorsement number PAT 605 - Leisure trip cancellation - amended definition

Section C2 - Cancelling or cutting short a trip - in respect of a **non business trip** by an **employee**, their **partner** or **child** is changed to read as follows.

We will pay **you** or an **insured person** up to the **sum insured** shown in the schedule for any payments **you** or they cannot recover (whether paid or contracted to be paid) for travel and accommodation, and for any reasonable extra payments which have to be made for travel and accommodation for returning to the **United Kingdom** or Ireland, whichever is the **country of residence**, if an **insured trip**, within the time of cover, has to be cancelled, cut short or rearranged as a result of any of the following:

- a The death, accidental **bodily injury, illness**, compulsory quarantine, redundancy (as long as the redundancy qualifies for payment under the **United Kingdom's** or Ireland's Redundancy Payments Acts), summoning to jury service or acting as a witness in a court in the **United Kingdom** or Ireland of an **insured person** or other member of the party.
- b The death, injury or **illness** of a close relative, fiancé, fiancée or close business associate which means that the **insured person** concerned needs to be in the **United Kingdom** or Ireland.
- c Hijack.
- d Poor weather conditions making it impossible for an **insured person** to travel to the point of departure at the start of the outward journey.
- e Major damage or burglary at the **insured person's** home or place of business and they need to be there.

If scheduled services are interrupted or cut short because of strikes, industrial action, riots or civil commotion, hijack, avalanches, landslides, poor weather or mechanical breakdown of aircraft or sea vessel after the date of booking a trip, and the event could not reasonably have been anticipated at the time of booking, **we** will pay up to the **sum insured** for any payments **you** or they cannot recover (whether paid or contracted to be paid) or reasonable extra payments which have been or have to be made for travel, accommodation or other essential expenses.

Extra exclusion applying to section C2

1. Any claim or claims arising out of one event, that is less than £50 or €75 for each **insured person**.

Endorsement number PAT 606 - Age definition amended to 60

The age under the definition of **insured person** is amended from 75 to 60.

Endorsement number PAT 607 - Age definition amended to 65

The age under the definition of **insured person** is amended from 75 to 65.

Endorsement number PAT 608 - Temporary total disability claims payments

If **we** accept a claim for **temporary total disability**, **we** will normally pay the benefit every month as long as the appointed loss adjuster has received and agreed all documents that may be needed to support the claim.

We have the right to stop interim payments at any time.

Endorsement number PAT 609 – Hospital benefit

We will pay £50 or €75 every day for each full 24-hour period, up to £1,500 or €2,500 in total, if an **insured person** suffers a **bodily injury** or **illness** during the times of cover which needs inpatient hospital treatment outside the **United Kingdom** or Ireland, whichever is their **country of residence**.

Exclusions

We do not cover the following.

- 1 Any claims due to winter sports if the **insured person** has taken part in winter sports for more than 17 days during the period of insurance.

Winter sports involving ski and ski-bob racing in international or national events, services or inter-services championships, heats or officially organised practice or training for these events, ski jumping, ski stunting, ski mountaineering, ski randonee, freestyle skiing, heli-skiing, ice hockey, or the use of skeletons, bobsleighs or luges.
- 2 Any claims due to the **insured person** taking part in:
 - a potholing, or mountaineering or rock climbing which normally involves using ropes or guides;
 - b motor competitions or sports tours; or
 - c flying, other than as a passenger.
- 3 Any claims arising from any health condition of the **insured person** if there has already been a claim for the condition under this insurance for an earlier trip.
- 4 Any claims as a result of sexually transmitted disease or any expenses **you** have paid either directly or indirectly related to treatment, diagnosis or counselling of acquired immune deficiency syndrome (AIDS), AIDS-related complex (ARC) or human immunodeficiency virus (HIV).
- 5 Anything included in the general exclusions section of this insurance.

Endorsement number PAT 610 – Out-of-pocket expenses

Under item 5 of section A – **Temporary total disability** – the description of what is covered is changed to the following.

'We will only pay claims for necessary extra expenses **you** have paid as a direct result of an **accident**, and which the **insured person** has the receipts for.'

Endorsement number PAT 611 – Not in regular employment

For any **insured person** not in regular employment, item 5 of section A – Personal accident, and item 3 of section B – Illness, are deleted.

Endorsement number PAT 612 – Margins clause

If the number of people insured or the payroll this insurance is based on changes by more than 10%, **we** will review the premium and make an adjustment for the period of insurance.

Endorsement number PAT 613 – Payment period – Section A

Under section A – Personal accident, Exclusions – **we** will not pay any claim for items 5 or 6 of section A on the schedule for more than 13 weeks from the date of the **accident**, less the **excess period**.

Endorsement number PAT 614 – Payment period – Section A

Under section A – Personal accident, Exclusions – **we** will not pay any claim for items 5 or 6 of section A on the schedule for more than 26 weeks from the date of the **accident**, less the **excess period**.

Endorsement number PAT 615 – Payment period – Section A

Under section A – Personal accident, Exclusions – **we** will not pay any claim for items 5 or 6 of section A on the schedule for more than 52 weeks from the date of the **accident**, less the **excess period**.

Endorsement number PAT 616 – Payment period – Section B

Under section B – Illness, Exclusions – **we** will not pay for any claim for **temporary total disablement** for more than 13 weeks from the first date of an **insured person** not being able to work due to **illness**, less the **excess period**.

Endorsement number PAT 617 – Payment period – Section B

Under section B – Illness, Exclusions – **we** will not pay for any claim for **temporary total disablement** for more than 26 weeks from the first date of an **insured person** not being able to work due to **illness**, less the **excess period**.

Endorsement number PAT 618 – Payment period – Section B

Under section B – Illness, Exclusions – **we** will not pay for any claim for **temporary total disablement** for more than 104 weeks from the first date of an **insured person** not being able to work due to **illness**, less the **excess period**.



