

## Amateur Sports Teams and Clubs Personal Accident Insurance



Document	Policy Schedule
Policy Number	ORT/ASTCPA/11714927
Insured Name	The Showing Council
Insured Address	Holme House, The Dale, Ainstable, Carlisle, Cumbria, CA4 9RA
Business Description	Judge council representing showing bodies
Endorsement(s) Applicable	Yes
Geographical Limit	United Kingdom and the Republic of Ireland
Reason for Issue	First Premium
Security	Underwritten by Canopus Managing Agents Limited for Lloyd's Syndicate 4444
Unique Market Reference	B1307C241271

### Period of Insurance

Policy Effective Date	17 <sup>th</sup> April 2025
Policy Expiry Date	16 <sup>th</sup> April 2026
Date of Issue	25 <sup>th</sup> April 2025


### Broker Details

Broker Name	Howden Insurance Brokers Limited
Broker Address	1 Creechurch Place, London, EC3A 5AF

### Maximum Policy Limits

Section A Maximum Any One Occurrence Limit	£1,000,000
Section A Maximum Sum Insured Any One Person Limit	£25,000

## Amateur Sports Teams and Clubs Personal Accident Insurance



### Section A - Personal Accident Cover Category 1

Insured Person(s)	All Judges and officials of the Insured Showing Council Societies, (as noted in this policy by endorsement) aged Under 75 years at the Policy Effective Date
Number of Members	600 (in total across all categories)
Operative Time	This Insurance shall cover the Insured Person(s) whilst attending an event affiliated to an Insured Showing Council Society (as noted in this policy by endorsement), including direct travel to and from home and the event. Where an Insured Person has an overnight stay, the operative time extends to include travel to and from home or place of work (whichever is the later), during the whole time away and until return to home or place of work (whichever is the earlier) and starting not more than 36 hours before the start of the event and ending not more than 36 hours after the event has finished.

Item	Schedule of Benefits	Sum Insured (Each Insured Person)
1	Accidental Death	£50,000
2	Permanent Total Loss of Sight of One Eye	£50,000
3	Permanent Total Loss of Sight of Both Eyes	£50,000
4	Loss of One or More Limb(s)	£50,000
5	Permanent Total Loss of Speech	£50,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£12,500
	(b) In Both Ears	£50,000
7	Permanent Total Disablement	£50,000
8	Temporary Total Disablement	£250.00 per week
	Excess Period	7 Days
	Benefit Period	52 Weeks

## Amateur Sports Teams and Clubs Personal Accident Insurance



### Section A - Personal Accident Cover Category 2

Insured Person(s)	All Judges and officials of the Insured Showing Council Societies, (as noted in this policy by endorsement) aged 75 to 79 at the Policy Effective Date
Number of Members	600 (in total across all categories)
Operative Time	This Insurance shall cover the Insured Person(s) whilst attending an event affiliated to an Insured Showing Council Society (as noted in this policy by endorsement), including direct travel to and from home and the event. Where an Insured Person has an overnight stay, the operative time extends to include travel to and from home or place of work (whichever is the later), during the whole time away and until return to home or place of work (whichever is the earlier) and starting not more than 36 hours before the start of the event and ending not more than 36 hours after the event has finished.

Item	Schedule of Benefits	Sum Insured (Each Insured Person)
1	Accidental Death	£25,000
2	Permanent Total Loss of Sight of One Eye	£25,000
3	Permanent Total Loss of Sight of Both Eyes	£25,000
4	Loss of One or More Limb(s)	£25,000
5	Permanent Total Loss of Speech	£25,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£6,250
	(b) In Both Ears	£25,000
7	Permanent Total Disablement	£25,000
8	Temporary Total Disablement	Not Covered
	Excess Period	N/A
	Benefit Period	N/A

## Amateur Sports Teams and Clubs Personal Accident Insurance



### Section A - Personal Accident Cover Category 3

Insured Person(s)	All Judges and officials of the Insured Showing Council Societies, (as noted in this policy by endorsement) aged 80 to 89 at the Policy Effective Date
Number of Members	600 (in total across all categories)
Operative Time	This Insurance shall cover the Insured Person(s) whilst attending an event affiliated to an Insured Showing Council Society (as noted in this policy by endorsement), including direct travel to and from home and the event. Where an Insured Person has an overnight stay, the operative time extends to include travel to and from home or place of work (whichever is the later), during the whole time away and until return to home or place of work (whichever is the earlier) and starting not more than 36 hours before the start of the event and ending not more than 36 hours after the event has finished.

Item	Schedule of Benefits	Sum Insured (Each Insured Person) Category 3
1	Accidental Death	£25,000
2	Permanent Total Loss of Sight of One Eye	£25,000
3	Permanent Total Loss of Sight of Both Eyes	£25,000
4	Loss of One or More Limb(s)	£25,000
5	Permanent Total Loss of Speech	£25,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£6,250
	(b) In Both Ears	£25,000
7	Permanent Total Disablement	Not Covered
8	Temporary Total Disablement	Not Covered
	Excess Period	N/A
	Benefit Period	N/A

## Amateur Sports Teams and Clubs Personal Accident Insurance



### Section A - Personal Accident Cover Category 4

Insured Person(s)	All Judges and officials of the Insured Showing Council Societies, (as noted in this policy by endorsement) aged 90 to 95 at the Policy Effective Date
Number of Members	600 (in total across all categories)
Operative Time	This Insurance shall cover the Insured Person(s) whilst attending an event affiliated to an Insured Showing Council Society (as noted in this policy by endorsement), including direct travel to and from home and the event. Where an Insured Person has an overnight stay, the operative time extends to include travel to and from home or place of work (whichever is the later), during the whole time away and until return to home or place of work (whichever is the earlier) and starting not more than 36 hours before the start of the event and ending not more than 36 hours after the event has finished.

Item	Schedule of Benefits	Sum Insured (Each Insured Person) Category 3
1	Accidental Death	£5,000
2	Permanent Total Loss of Sight of One Eye	Not Covered
3	Permanent Total Loss of Sight of Both Eyes	Not Covered
4	Loss of One or More Limb(s)	Not Covered
5	Permanent Total Loss of Speech	Not Covered
6	Permanent Total Loss of Hearing	
	(a) In One Ear	Not Covered
	(b) In Both Ears	Not Covered
7	Permanent Total Disablement	Not Covered
8	Temporary Total Disablement	Not Covered
	Excess Period	N/A
	Benefit Period	N/A

# Amateur Sports Teams and Clubs Personal Accident Insurance



## Extensions to Section A (applicable to all categories)

Item	Schedule of Benefits	Sum Insured
14	Medical Expenses	Not Covered
15	Hospital In Patient Expenses	Not Covered
16	Coma Benefit	Not Covered
17	Funeral and other Expenses	Not Covered
	Funeral Expenses	Not Covered
	Bereavement Counselling	Not Covered
	Executor Expenses	Not Covered
18	Dependant Child Benefit	Not Covered
19	Personal Effects	Not Covered
20	Home Modification Expenses	Not Covered
21	Hospital Transport Costs	Not Covered
22	Domestic Expenses	Not Covered
23	Childcare Expenses	Not Covered
24	Chauffeur Expenses	Not Covered
25	Prosthetic Limbs	Not Covered
26	Prosthetic Eye	Not Covered
27	Cosmetic Surgery	Not Covered

Conditions	<p>Existing Medical Conditions</p> <p>This Insurance excludes any claims arising from a disability or condition of a recurring or chronic nature of an Insured Person for which medical advice or treatment has been given prior to the inception date of the Insurance</p>
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This Policy is signed on behalf of Underwriters

Matthew Stark  
 Chief Executive Officer  
 Ortus Underwriting  
 Registered Office: 15 Westferry Circus, London, E14 4HD  
 Registered in England No: 08142321  
 Authorised and regulated by the Financial Conduct Authority

## Amateur Sports Teams and Clubs Personal Accident Insurance



### Endorsements - Applicable to all Sections

#### **Endorsement 1**

It is hereby understood and agreed that:-

This insurance is extended to cover Second Opinion Medical Expenses up to £5,000 any one incident and up to £10,000 in total during the **Period of Insurance**:-

#### Cover

**We** will pay the cost for reasonable and necessary Medical Expenses incurred following **Accidental Bodily Injury** for a second opinion only.

#### Conditions applicable to Medical Expenses

- (a) **You** or the **Insured Person** must obtain prior written approval by Ortus Claims confirming a second opinion is reasonable and necessary.
- (b) **You** must provide evidence that state healthcare has been utilized prior to a second opinion being sought.

#### Exclusions applicable to Medical Expenses

- (a) **We** will not pay for any claim where the benefit payable is recoverable under any other Insurance that **You** or an **Insured Person** may have in force.
- (b) **We** will not pay for the first £100 each and every claim

#### **Endorsement 2**

It is hereby understood and agreed that:-

It is noted and agreed that judges and officials are covered at events and classes affiliated to or organised by the following Insured Showing Council Societies

British Miniature Horse Society  
British Palomino Society  
Lusitano Breed Society - Great Britain  
Veteran Horse Society  
Northern Counties Ponies Association  
Side Saddle Association  
Shire Horse Society  
Sport Horse Breeding - GB  
British Driving Society

## Amateur Sports Teams and Clubs Personal Accident Insurance Insurance Product Information Document

Company: Canopus Managing Agents Limited

Product: Personal Accident

This Insurance is provided by Canopus Managing Agents Limited (Firm reference number: 204847) and underwritten by Ortus Underwriting for Lloyd's Syndicate 4444. (Firm reference number: 590914). Canopus Managing Agents Limited whose registered office is Floor 29, 22 Bishopsgate, London, United Kingdom, EC2N 4BQ is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority.

This document contains some important facts about your Personal Accident Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

This is a Personal Accident Insurance policy. This Insurance covers you against Bodily Injury which occurs during the Operative Time within the Period of Insurance.



#### What is insured?

##### Section A Personal Accident

- ✓ 1. Accidental Death
- ✓ 2. Permanent Total Loss of Sight of One Eye
- ✓ 3. Permanent Total Loss of Sight of Both Eyes
- ✓ 4. Loss of One or More Limb(s)
- ✓ 5. Permanent Total Loss of Speech
- ✓ 6. Permanent Total Loss of Hearing
  - (a) In One
  - (b) In Both Ears
- ✓ 7. Permanent Total Disablement
- ✓ Permanent Partial Disablement
- ✓ 8. Temporary Total Disablement
- ✓ 9. Temporary Partial Disablement

You may not be covered for all of the above items and there may be additional benefits you are covered for. For a comprehensive list of all of the benefits you have selected and the sums insured provided by this Insurance, please see the Policy schedule and Policy wording.



#### What is not insured?

- ✗ Participation in: Any form of operational duties as a member of the armed forces; Aeronautics or aviation, other than as a passenger; Riding or driving in any kind of race; Mountaineering or rock climbing; Sports tours.
- ✗ Any claim arising from: Intentional self-injury, Suicide or attempted suicide; Provoked assault or fighting; any Criminal act; Engagement in riots of any kind; Deliberate exposure to exceptional danger.
- ✗ Any claim resulting from Illness or natural cause
- ✗ Any claim resulting directly from the influence of alcohol
- ✗ Any claim which occurs whilst the Insured Person is in a state of insanity temporary or otherwise.
- ✗ Any claim arising out of War in the UK or in a Country known to be in a state of War at the commencement of travel.
- ✗ An act of Terrorism which involves the use of nuclear weapon or device or chemical or biological agent.
- ✗ Any claim arising from exposure to Radiation.
- ✗ Any claim arising from a disability or condition for which medical advice or treatment has been given prior to the inception of this Insurance.
- ✗ Any psychiatric, mental or nervous disorder including anxiety and/or depression.
- ✗ Any Insured Person aged 80 years or over at the Policy effective date.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.





### Are there any restrictions on cover?

- ! Where an Insured Person is a Dependent Child: Accidental death shall be limited to £10,000 and Items 8-9 shall not be covered.
- ! Where an Insured Person is over the age of 70 years at the Policy effective date:
  - (a) The sum insured for Items 1-7 of the Policy Schedule shall be reduced to £25,000.
  - (b) Items 8-9 and 15-27 of the Policy Schedule shall not be covered.
- ! In respect of Items 1-7 of the Policy Schedule, the total sum payable for any one or more Accidents to any one Insured Person shall not exceed in all during the Period of Insurance the largest amount of benefit payable under any one of such Items.
- ! We will not pay for more than one of Items 1-7 of the Policy Schedule in respect of the same Accident.
- ! Item 8 of the Policy Schedule is limited to a maximum of 65% of the Insured Person's Gross Weekly Wage during the twelve months immediately prior to the Accident giving rise to the claim.
- ! The sum insured provided under Item 9, Temporary Partial Disablement shall in no circumstances exceed 50% of the amount of weekly benefit payable under Item 8 Temporary Total Disablement irrespective of whether such benefit is actually payable under such Item 8.
- ! Any weekly benefits payable under Items 8 or 9 shall cease upon: The expiry of the Benefit Period as stated in the Policy schedule, the death of the Insured Person, the date the Insured Person ceases to fulfil the definition of Temporary Total Disablement (and/or Temporary Partial Disablement if applicable)
- ! If payment of a claim is made under Item 8 or 9 of the Policy Schedule and subsequently a benefit is claimable under Items 1-7 of the Policy Schedule from the same Accident, then any amount already paid shall be deducted from any lump sum payment due.
- ! We will only pay for any claim under Items 10-13 in the event that there is a valid claim under Item 7. The benefits payable in respect of Items 10-13 are payable in addition to Item 7. We will not pay for more than one of the benefits covered under Items 10-13 in respect of the same Accident.

For a comprehensive list of all of the Policy Conditions of this Insurance, please see the Policy Wording.



### Where am I covered (Geographical Limits)?

- ✓ You are covered anywhere in the world unless otherwise stated in the Policy Schedule.



### What are my obligations?

- Any change in your business activities must be notified to your Broker and agreed in writing by us.
- Any change to the Insured Person's occupation as originally disclosed to us must be notified to your broker and agreed in writing by us. At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this insurance you must:
  - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
  - notify your broker as soon as practicable.
  - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
  - provide your broker with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



### When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



### When does the cover start and end?

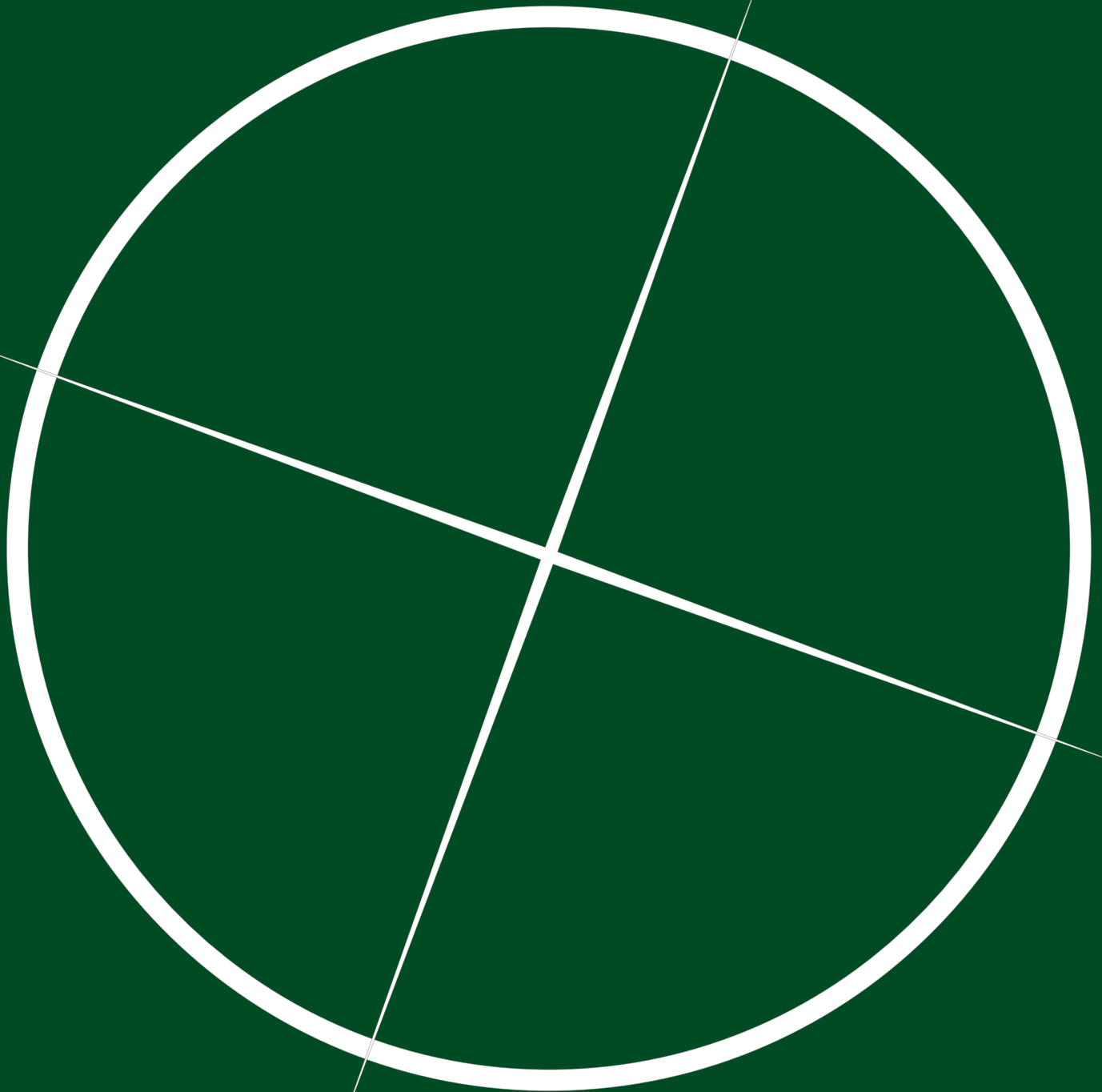
Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.



### How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.

Amateur Sports Teams and Clubs  
Personal Accident Insurance  
Policy Wording



 **ORTUS**

**UNDERWRITING**

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## Introduction

## How to make a Claim

If **You** think **You** may have a claim, then please contact **Us** as soon as feasible with as much information as possible and **We** will tell **You** what to do next.

## Claims Procedure

The **Insured Person** must place themselves under the care of a duly qualified **Medical Practitioner** as soon as is reasonably possible. Notice of any incident that may give rise to a claim must be made as soon as is feasibly possible at the date of **Accident**.

### Claim Notifications should be sent to:

Ortus Personal Accident Claims

Telephone: +44 (0)800 193 3326

Email: [ah-claims@ortusunderwriting.com](mailto:ah-claims@ortusunderwriting.com)

## Welcome

Thank **You** for choosing Ortus Underwriting to be **Your** Insurance Provider. Ortus Underwriting is a trading name of Xact Risk Solutions Limited.

This is **Your Policy** which has been prepared in accordance with the information **You** have provided.

The **Policy**, schedule, and endorsements, together with the **Statement of Fact** should be read together as if they were one document.

Please take the time to read all these documents to make sure that the cover meets **Your** needs and that **You** understand the terms, exclusions and conditions.

If there is anything **You** do not understand or **You** need to change please contact **Your Broker** immediately.

This is a legal document and should be kept in a safe place.

## Who is Ortus Underwriting

Ortus Underwriting are regulated by the Financial Conduct Authority (FCA). **You** can check **Our** FCA registration by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by calling the FCA on 0800 111 6768.

## Complaints procedure

**We** aim to provide excellent service to all **Our** customers although **We** recognise that occasionally things go wrong.

If this happens **We** want to hear about it so **We** can try to put things right. When **You** are making a complaint please make sure **You** are able to quote **Your Policy** details including **Your Policy** number, **Your** name and address.

### Making a Complaint

If **You** wish to make a complaint in relation to **Your Policy**, **Our** contact details are:

Head of Compliance, Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London, United Kingdom, EC2N 4BQ

Telephone: +44 (0)20 7337 3700

Email: [A&Hcomplaints@canopus.com](mailto:A&Hcomplaints@canopus.com) and [Complaints@canopus.com](mailto:Complaints@canopus.com)

If **We** have responded to **Your** complaint and **You** are still not satisfied, **You** may ask the Complaints Department at Lloyd's to review **Your** complaint (this would not affect **Your** rights to take legal action if necessary). Lloyd's contact details are:

The Complaints Team, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN

Telephone: +44 (0)207 327 5693 Fax: +44 (0)207 327 5225

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Lloyd's Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

### If You Remain Dissatisfied

If **You** are dissatisfied with Lloyd's Final Response, **You** may (if eligible) be able refer **Your** complaint to the Financial Ombudsman Service. **You** must do this within six months of receiving Lloyd's Final Response. The Financial Ombudsman Service's contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 (calls are free from landlines and mobile phones) / 0300 123 9123 (calls to this

number cost no more than calls to 01 and 02 numbers) / +44 (0)207 964 0500 (for calls outside the UK)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

Further information is available from the FSCS or **You** can visit their website at [www.fscs.org.uk](http://www.fscs.org.uk)

Contact Details:

Freephone: 0800 678 1100 or 020 7741 410 (Lines are open Monday to Friday 08.30 to 17.30 excluding public holidays).

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

# Important Information

## Data Protection Notice

**We** are the data controller (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **Your** personal information.

For full details of what data **We** collect about **You**, how **We** use it, who **We** share it with, how long **We** keep it and **Your** rights relating to **Your** personal data, please refer to **Our** Privacy Notice which will be available on **Our** website [www.canopius.com/privacy](http://www.canopius.com/privacy)

If **You** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **Your** address and a copy will be sent to **You** in the post.

In summary:

**We** may, as part of **Our** agreement with **You** under this contract, collect personal information about **You**, including:

- Name, address, contact details, date of birth and cover required
- Financial information such as bank details
- Details of any claim

**We** will also collect personal information about any additional people who **You** wish to be insured under the policy.

**We** may also collect sensitive personal information about **You**, and any additional people who **You** wish to be insured under the policy, where the provision of this type of information is in the substantial public interest, including:

- Medical records to validate a claim should **You** be claiming for sickness or an accident.

**We** collect and process **Your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

**Your** personal information may be shared with third parties which supply services to **Us** or which process information on **Our** behalf (for example, premium collection and claims validation, or for communication purposes related to **Your** cover). **We** will ensure that they keep **Your** information secure and do not use it for purposes other than those that **We** have specified in **Our** Privacy Notice.

Some third parties that process **Your** data on **Our** behalf may do so outside of the European Economic Area ("EEA"). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

**We** will keep **Your** personal information only for as long as **We** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

**We** will share **Your** information if **We** are required to by law. **We** may share **Your** information with enforcement authorities if they ask **Us** to, or with a third party in the context of actual or threatened legal proceedings, provided **We** can do so without breaching data protection laws.

If **You** have any concerns about how **Your** personal data is being collected and processed, or wish to exercise any of **Your** rights detailed in **Our** Privacy Notice, please contact

Group Data Protection Officer  
Canopius Managing Agents Limited  
Floor 29, 22 Bishopsgate, London, United Kingdom, EC2N 4BQ, UK  
[privacy@canopius.com](mailto:privacy@canopius.com)  
T + 44 20 7337 3700

## Your Insurance Policy

This **Policy** is underwritten by Canopus Managing Agents Limited for Lloyd's Syndicate 4444 and is administered by Ortus Underwriting, in accordance with the authority granted under binding authority agreements.

In respect of Section A **Personal Accident** Cover, **We** will insure **You** against **Bodily Injury** as defined in this **Policy**, which occurs during the **Operative Time** within the **Period of Insurance**.

The **Policy**, schedule, and endorsements, together with the **Statement of Fact** should be read together as if they were one document.

Should any of the information **You** have previously provided to **Us** change, please notify **Your Broker** promptly as any failure to do so may prejudice **Your** rights under this **Policy**.

### Law Applicable

In the absence of any agreement in writing to the contrary this **Policy** will be governed by and construed in accordance with the laws in England. Any dispute relating to this **Policy** will be subject to the jurisdiction of the courts of England.

Signed for and on behalf of the **Underwriters**



Matthew Stark  
Chief Executive Officer  
Ortus Underwriting  
Registered Office: 15 Westferry Circus, London, E14 4HD  
Registered in England No: 08142321  
Authorised and regulated by the Financial Conduct Authority

## General Policy Definitions

Wherever one of the words or phrases listed below is used in this **Policy** it will have the same meaning wherever it appears unless stated otherwise. A defined word or phrase will start with a capital letter each time it appears in the **Policy** and is printed in bold type e.g. **Accident**, except for headings and titles.

Throughout this **Policy** words in the singular include the plural and vice versa. The male gender includes the female and neuter. References to legislation include such legislation as amended and to any statutory re-enactment thereof.

If a word or phrase has a different meaning in a particular section then that section will have a revised definition of that word or phrase.

### Applicable to ALL Sections of this Policy

The following **Policy** Definitions apply to all Sections of the **Policy** and all clauses, extensions and endorsements unless otherwise stated:

#### **Accident/Accidental**

A sudden, unexpected, fortuitous, specific event which occurs at an identifiable time and place.

#### **Act of Terrorism**

Any act or acts of any person or group(s) of persons committed for political, religious, ideological or similar purposes with the intention to influence any government and /or to put the public or any section of the public in fear. An **Act of Terrorism** can include but not be limited to the actual use of force or violence and/or the threat of use. Furthermore the perpetrators of an **Act of Terrorism** can either be acting alone, or on behalf of or in connection with any organisation or government.

#### **Aggregate Limit**

The maximum amount **We** will pay as shown in the **Policy** schedule.

#### **Annual Salary**

The **Insured Person's** Gross **Annual Salary** including dividends as declared within **Your** audited accounts during the twelve months prior to any claim but excluding remuneration received in respect of professional sporting activities, bonuses, commission, overtime and the like.

#### **Benefit Period**

The maximum period for which the **Temporary Total Disablement** benefit is payable. This period will commence at the end of the **Excess Period**.

#### **Bodily Injury**

Identifiable physical injury which:-

1. Is sustained by an **Insured Person**, and
2. Is caused by an **Accident** during the **Operative Time** during the **Period of Insurance**, and
3. Solely and independently of any other cause, except **Illness** directly resulting from or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Insured Person** within twelve months from the date of the **Accident**.

#### **Broker**

The company through which **You** purchased the **Policy** with **Us**.

#### **Channel Islands**

Jersey, Guernsey, Alderney and Sark.

#### **Coma**

A continuous, unconscious and unresponsive state.

#### **Computer System**

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by **You** or any other party.

#### **Country of Domicile**

The country in which the **Insured Person** permanently resides.



### Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

### Cyber Incident

1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
2. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

### Dependant Child

A child under the age of 18 years or under the age of 23 years if in full time education.

### Deaf

The inability to hear sounds when tested by a qualified audiologist quieter than 90 decibels across frequencies between 500Hz and 3,000 Hz.

### Director / Business Partner

A person who is an appointed or elected member of the board of Directors of the **Insured** (but not including a non-executive director or company secretary unless agreed in writing by **Us**) or any person who is a member of the management or executive committee (or equivalent body) of a partnership and who are listed as a current officer of the **Insured** at Companies House.

### Employee

Any person(s) under a contract of employment, contract of service or apprenticeship with the **Insured** who is not a **Director / Business Partner**.

### Excess Period

The period prior to the commencement of the **Benefit Period** for which no benefit is payable.

### Gross Weekly Wage

1/52nd of the "Annual Salary".

### Hemiplegia

The permanent and total paralysis of the one half of the body.

### Home

Any flat, house or mobile/park home which is the main permanent residence of the **Insured Person** within the **United Kingdom**.

### Illness

A disease or sickness of the **Insured Person**.

### Insured

The company or organisation named in the **Policy** schedule.

### Insured Person

Any person shown in the **Policy** as being an **Insured Person**. For **Insured Persons**, cover applies until the end of the **Period of Insurance** or the date upon which the **Insured Person** ceases their employment or association with **You**, whichever the sooner.

### Loss of Limb

Permanent loss by physical separation of a hand at or above the wrist, or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm, foot or leg.

### Medical Expenses

Expenses necessarily and reasonably incurred by the **Insured Person** for medical, hospital, surgical, manipulative, massage, physiotherapy, therapeutic, X-ray or nursing treatment, including the cost of medical supplies and ambulance hire.

### Medical Practitioner

A suitably qualified **Medical Practitioner** registered by the General Medical Council in the **United Kingdom** other than:

1. An **Insured Person**
2. A member of the immediate family of the **Insured Person**
3. One of **Your Employees** or **Director / Business Partner**

### Operative Time

The period of time that cover is in force during the **Period of Insurance**, as shown in the **Policy** schedule and relevant to each section of cover.

### Our, Us, We, Underwriters

Lloyd's Syndicate 4444

### Paraplegia

The permanent and total paralysis of the lower half of the body which shall include the two lower limbs bladder and rectum.

### Partner

The **Insured Person's** spouse, civil partner, or any person they are co-habiting with as a couple.

### Period of Insurance

The period beginning with the effective date and ending with the expiry date as shown in the **Policy** schedule and any other period for which **We** have accepted **Your** premium.

### Permanent Partial Disablement

**Permanent Total Disablement**, is extended to include the following scale of benefits, herein referred to as **Permanent Partial Disablement**. The sum insured for each item below shall be payable as a percentage of the sum insured equivalent to the degree of **Permanent Partial Disablement**. The following table is the amount of benefit payable in respect of specific disabilities:-

Item	Permanent Total Disablement	100%
------	-----------------------------	------

Loss by amputation or permanent total loss of use of: -

Item	Permanent Partial Disablement	Right	Left
i	One thumb	20%	17.5%
ii	One index finger	15%	12.5%
iii	Any other finger	10%	7.5%
iv	Permanent total loss of use of shoulder or elbow	25%	20%
v	Permanent total loss of use of wrist	20%	15%

Loss by amputation or permanent total loss of use of: -

vi	One big toe	10%
vii	Any other toe	3%
vii	Permanent total loss of use of hip or knee or ankle	20%
viii	Removal of lower jaw by surgical operation	30%
ix	Shortening of at least 5 centimetres of lower limb	15%

Facial scarring equivalent to the following degree of scarring: -

x	5cm in length or an area of 5 sq. cm or more	5%
xi	10cm in length or an area of 10 sq. cm or more	10%

Burns equivalent to the following degree of burns: -

xii	9% to 18% of Body Surface	15%
xiii	19% to 27% of Body Surface	20%
xiv	28% of Body Surface or more	25%

#### Conditions

1. Benefits i to v above shall be reversed in the event of the **Insured Person** being left-handed.
2. If benefit is payable in respect of one **Insured Person** under more than one item as a result of one **Accident**, the total payable shall not exceed 100% of the sum insured for **Permanent Total Disablement**.
3. In the event of an **Insured Person** sustaining any permanent disability not noted above, the benefit payable shall be calculated by assessing the degree of disability relative to the above scale but without reference to the **Insured Person's** occupation.

If benefit is payable for loss of or loss of use of a whole member of the body then benefits for parts of that member cannot also be claimed.

#### Permanent Total Disablement

For **Insured Persons** who are not a **Dependent Child**:-

Disablement which entirely prevents the **Insured Person** from attending to any business or occupation of any and every kind and which lasts twelve months and at the end of that period is beyond hope of improvement.

For **Insured Persons** who are a **Dependent Child**:-

Disablement which entirely prevents the **Insured Person** from attending to full time education for a period of twelve consecutive months and at the end of that period is beyond hope of improvement and without prospect of being able to undertake any gainful occupation or of being able to support him/herself financially

#### Permanent Total Loss of Hearing

Permanent total and irrecoverable loss of hearing that results in the **Insured Person** being classified as **Deaf** which lasts twelve consecutive months and at the expiry of that period is medically determined to **Our** satisfaction as being beyond hope of improvement.

#### Permanent Total Loss of Sight

Permanent total and irrecoverable loss of sight which lasts twelve consecutive months and at the expiry of that period is beyond hope of improvement. For loss of sight:

1. in both eyes where an **Insured Person's** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
2. in one eye, if the degree of sight remaining after correction is 3/60 or less of the Snellen Scale (seeing at three (3) feet what an **Insured Person** should see at sixty (60) feet).

#### Permanent Total Loss of Speech

Permanent total and irrecoverable loss of speech which lasts twelve consecutive months and at the expiry of that period is beyond hope of improvement.

#### Policy

This document, schedule and any endorsements attached or issued with it.

#### Premises

The interior part of **Your** building in the **United Kingdom** which is leased or owned by **You** and from where **You** conduct **Your** business.

#### Principle Sum Insured

The Sum Insured noted in the **Policy** schedule for the item against which the **Insured Person** has claimed.

#### Quadriplegia

The permanent and total paralysis of the two upper limbs and two lower limbs.

#### Radiation

The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death.

#### Statement of Fact

The proposal form and the quotation **You** have been provided with either in writing or provided electronically and any additional information supplied to **Us** by **You** or on **Your** behalf.

#### Temporary Partial Disablement

Disablement which temporarily prevents the **Insured Person** from attending to a substantial part of the duties of his usual business or occupation, excluding professional sporting activities.

#### Temporary Total Disablement

Disablement which temporarily and totally prevents the **Insured Person** from attending to the duties of his usual business or occupation, excluding professional sporting activities.

#### Triplegia

The permanent and total paralysis of three limbs.

## United Kingdom

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man.

## War

Any activity or conflict where military force is used and includes one of the following:

1. Hostilities or warlike operations (whether **War** be declared or not)
2. Invasion, civil **War**, rebellion, insurrection, revolution
3. Act of an enemy foreign to the nationality of the **Insured Person** or the country in or over which the act occurs
4. Civil commotion assuming the proportions of, or amounting to, an uprising
5. Overthrow of the legally constituted government
6. Military or usurped power
7. Explosions of **War** weapons
8. An **Act of Terrorism**
9. Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **Insured Person** whether **War** be declared with that state or not.

## You, Your, Yours

The **Insured** and/or **Insured Person** as stated in the **Policy** schedule.

## General Policy Conditions

Each section of the **Policy** has conditions and they must be read in conjunction with the following General Conditions which apply to all Sections unless otherwise stated.

If any term, condition or exclusion or endorsement or part thereof is found to be invalid or unenforceable the remainder will be in full force and effect.

### Applicable to ALL Sections of this policy

The following **Policy** Conditions apply to all Sections of the **Policy** and all clauses, extensions and endorsements unless otherwise stated.

### Cancellation

**You** may cancel this **Policy** during the **Period of Insurance** by giving thirty (30) days' notice in writing to **Your Broker** at the address shown in their correspondence or to **Us** at the address shown in the **Policy** quoting **Your Policy** details.

In this instance **You** will be entitled to a refund of premium on the following basis provided that there have been no claims made or an incident has arisen which is likely to give rise to a claim during the **Period of Insurance**:-

Cancellation during the first quarter of the <b>Period of Insurance</b>	60% refund of annual premium
Cancellation during the second quarter of the <b>Period of Insurance</b>	30% refund of annual premium
Cancellation during the third quarter of the <b>Period of Insurance</b>	15% refund of annual premium
Cancellation during the final quarter of the <b>Period of Insurance</b>	0% refund of annual premium

If the **Period of Insurance** is less than thirty (30) days, **You** will not be entitled to a refund of premium.

The amount of premium to be refunded under this condition will be reduced by all unpaid time on risk premiums due.

### Our Rights to Cancel

**We** may cancel this **Policy** by giving thirty (30) days' notice in writing to **You** at **Your** last known address stating the reasons for cancellation.

In this instance **You** will be entitled to a proportionate refund of premium for the unexpired **Period of Insurance**. The amount of premium to be refunded will be reduced by all unpaid time on risk premiums due.

### Changes to Business Activities and Occupations

1. Any change in **Your** business activities must be notified to **Your Broker** and agreed in writing by **Us**.
2. Any change to the **Insured Person's** occupation as originally disclosed to **Us** must be notified to **Your Broker** and agreed in writing by **Us**.

Failure to notify **Us** of these changes may result in the **Policy** not operating and any claim not being indemnified. Special terms may have to be applied and an additional premium may be required.

### Contracts (Rights to Third Parties) Act 1999

A person or company who was not a party to this **Policy** has no right under the Contracts (Rights to Third Parties) Act 1999 to enforce any term of this **Policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

### Cyber Risks

Any benefits for **Bodily Injury** or **Illness** due to:

1. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
  2. any computer virus;
  3. any computer related hoax relating to 1. and/or 2. above
- are payable, subject to the terms, conditions, limitations and exclusions of this **Policy**.

### Failure to Comply with Policy Conditions

If **You** or an **Insured Person** fails to comply with any obligation to act in a certain way specified in the terms, provisions, conditions and endorsements of this **Policy**, it may prejudice **Your** or an **Insured Person's** position to recover any claim under this **Policy**.

### Fair Presentation of Risk

**You** must make a fair presentation of the risk to **Us** at the inception, renewal and with each variation of the **Policy**.

Where **You** fail to make a fair presentation of the risk **We** may at **Our** absolute discretion;

1. Amend the **Policy** to record the correct information.

2. Treat the **Policy** as if it included any additional terms as **We** may have reasonably required had a fair presentation been made. Where different terms are applied that result in an additional premium **You** shall be liable to pay for such an additional premium.
3. Reduce proportionately the amount for which **We** are liable on any claim by the proportion to which the premium actually charged bears to the premium that **We** would have charged had a fair presentation been made.
4. Refuse to pay **Your** claim.
5. Where the failure to make a fair presentation of the risk is to such an extent that had a fair representation been made, on the balance of probabilities **We** would not have issued the **Policy** **We** may
  - (a) Avoid the **Policy**, treating it as if it had never existed and return any premium **You** have paid to **Us**
  - (b) Require **You** to reimburse **Us** with the cost of any claims paid by way of benefit under the **Policy**
  - (c) Cancel the **Policy** under **Policy** Condition: Cancellation – **Our** Rights to Cancel
6. Where the failure to make a fair presentation of the risk is deliberate and/or reckless **We** may;
  - (a) Avoid the **Policy**, treating it as if it had never existed and retain any premium **You** have paid to **Us**
  - (b) Require **You** to reimburse **Us** with the cost of any claims paid by way of benefit under the **Policy**
  - (c) In addition to avoiding **Your Policy** **We** may also avoid any other policies which **We** have issued to **You** and return the Premium paid by **You** to **Us** for such policies except in the circumstances where;
    - (i) Failure to make a fair presentation under such policies is also deliberate and/or reckless
    - (ii) Claims have also been made on these policies

#### Financial Crime

**We** will not provide any cover or be liable to pay any claim or provide any benefit under this **Policy** to the extent that this would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

#### Interest on Benefit Payable

**We** will not pay interest on any benefit payable.

#### Maximum Any One Occurrence Limit

In the event of an **Accident** involving more than one **Insured Person**, where the claim exceeds the Maximum Any One Occurrence Limit, as shown in the **Policy** schedule, the total sum insured payable shall be proportionally reduced until that total does not exceed that limit.

#### Maximum Benefit Limit

The maximum amount **We** will pay for Section A Items 14-27 in total in respect of any one **Accident** shall not exceed an amount greater than 100% of the **Principle Sum Insured**, subject to the Maximum Cumulative Limit.

#### Maximum Cumulative Limit

The maximum sum **We** will pay in respect of any claim arising from any one **Accident** for any one **Insured Person** shall not exceed £2,000,000 in total. In the event that the maximum sum payable does exceed £2,000,000, the amount payable in respect of each section will be reduced proportionately until the total does not exceed that limit.

#### Other Insurances

This **Policy** is issued on the condition that **You** have no knowledge of any other corporate travel Insurance in force except as specifically declared to **Us** at inception or agreed by **Us** during the **Period of Insurance**. If at the time of a claim there is another insurance **Policy** in **Your** name which covers **You** or an **Insured Person** for the same expense or loss, **We** will only pay a proportion of the claim, determined by reference to the cover provided by each section except for Section A Items 1-7 as shown on the **Policy** schedule which will be paid in full.

#### Trust Assignment

**We** will not automatically accept or be affected by notice of any trust assignment or the like which relate to this **Policy**.

## Claims Conditions

The following claims conditions apply to this **Policy**.

### Claims Co-operation

**You** and the **Insured Person** shall provide assistance and co-operate with **Us** or **Our** representatives in obtaining any other records **We** deem necessary to evaluate the claim.

In no event will **We** be liable to pay any claim hereunder unless **You** or the **Insured Person** co-operates with **Us** and/or **Our** representatives in the investigation of a claim.

### Claim Notification

In respect of Section A Personal Accident, notice must be sent to **Us** as soon as practicable of any **Accident** to an **Insured Person** and the **Insured Person** must as early as possible place himself under the care of a duly qualified **Medical Practitioner**. Notice must be sent to **Us** as soon as practicable in the event of the death of the **Insured Person** resulting or alleged to result from an **Accident**. In no case will the **Underwriters** be liable to pay benefit unless the medical adviser or advisers appointed by the **Underwriters** for the purpose shall be allowed as often as may be deemed necessary to make an examination of the **Insured Person**. Failure to comply with this condition may prejudice any claim made under this section.

Failure to comply with this condition may prejudice any claim made under this section.

### Claim Payment

There may be jurisdictions in which local law precludes **Us** from paying, defending or otherwise responding to a claim locally. If **We** are so precluded, **We** will reimburse the **Insured** for amounts due under the policy in lieu of responding locally. Moreover, **We** are not providing legal, regulatory or tax advice in connection with this transaction.

### Right to Medical Records and Medical examination

Following notice of a claim, the **Insured Person** shall provide when requested by **Us** all authorisations necessary to obtain an **Insured Persons** medical records. **We** have the right to have an **Insured Person** examined by a physician or vocational expert of **Our** choice and at **Our** expense when and as often as **We** may reasonably request.

## General Policy Exclusions

### Applicable to ALL Sections of this Policy

The following **Policy** Exclusions apply to all Sections of the **Policy** and all clauses, extensions and endorsements unless otherwise stated.

**We** shall not be liable for death, disablement, loss or expense:-

1. Whilst the **Insured Person** is:-
  - (a) Engaged or taking part in military, air force or naval service or operations (other than reserve or volunteer training)
  - (b) Engaged or taking part in aeronautics or aviation, other than as a passenger.
  - (c) Engaged or taking part in mountaineering or rock climbing normally involving the use of ropes and/or guides and/or specialist climbing equipment
  - (d) Riding or driving in any kind of race.
  - (e) Engaged or taking part in sports tours
2. Directly or indirectly caused or contributed to by the **Insured Person's**
  - (a) Provoked assault or fighting except in bona fide self-defence
  - (b) Own criminal act
  - (c) Engagement or participation in civil commotions or riots of any kind
  - (d) Deliberate exposure to exceptional danger (except in an attempt to save human life).
  - (e) Intentional self-injury
  - (f) Suicide or attempted suicide
3. For claims where medical or other suitable evidence is not provided.
4. Whilst the **Insured Person** is under the influence of alcohol (which exceeds the prescribed limit under the Road Traffic Acts 1988 and would render the **Insured Person** unfit to drive regardless of whether the **Insured Person** is driving or not), drugs or solvents (other than drugs taken under medical supervision but not for the treatment of drug addiction).
5. Consequent upon venereal disease or any expenses incurred either directly or indirectly in the treatment of, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV).
6. Any loss, damage or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
7. Arising from or attributable to **War** (whether declared or not), whilst the **Insured Person** is in the **United Kingdom** and/or the **Insured Persons Country of Domicile** or is travelling to any country or area that, at the commencement of travel, was publicly known to be in a state of, or faced with the threat of **War**.  
This exclusion shall automatically be deemed inoperative if the **Insured Person's** presence in such country or area is attributable to:
  - (a) The scheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which he is travelling, or
  - (b) Involuntary diversion or transit due to force majeure or to **Hijack, Kidnap** or the like, an **Act of Terrorism** or criminal act, provided always that at the time of the original occurrence or act the **Insured Person** was not within the confines of any country or area to which this exclusion was applicable, nor travelling to or from such country or area other than as provided for under (a).
8. Regardless of any contributory cause(s), any claim(s) in any way caused or contributed to by an **Act of Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. If **We** allege that, by reason of this exclusion, any claim is not covered by this **Policy**, the burden of proving the contrary shall be upon **You**.
9. Arising out of or consequent upon or contributed to **Radiation**.
10. Where an **Insured Person** is aged 80 years or over at the **Policy** effective date
11. Arising from or attributable to **Illness** or natural cause.
12. Arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder of the **Insured Person**, including anxiety and/or depression.
13. Occasioned by or occurring whilst the **Insured Person** is in a state of insanity temporary or otherwise.



## Section A: Personal Accident Cover

### What is Covered

If an **Insured Person** suffers **Bodily Injury** which is the sole cause of their death or disablement, then **We** will pay the appropriate sum insured as stated on the **Policy** schedule for such death or disablement.

### Extensions to Section A

The insurance provided by this Section is extended to include the following subject to all other terms, conditions, limitations and exceptions of this **Policy**.

## Item 14 - Medical Expenses

### Cover

**We** will pay the cost for **Medical Expenses** incurred following **Bodily Injury** which results in a valid claim under Items 1-9 of the **Policy** schedule. **We** will pay this in addition as a percentage of the claim up to but not exceeding the sum insured stated in the **Policy** schedule per **Insured Person**.

### Exclusions applicable to Medical Expenses

**We** will not pay for any claim where the benefit payable is recoverable under any other Insurance that **You** or an **Insured Person** may have in force.

## Item 15 - Hospital In-Patient Expenses

### Cover

In the event of an **Insured Person** sustaining **Bodily Injury** which results in a valid claim under Items 1-9 of the **Policy** schedule, **We** will pay to the **Insured Person** the sum insured stated in the **Policy** schedule, in the event of the **Insured Person** being admitted to hospital as an in-patient for a continuous period of 24 hours or more.

### Exclusions applicable to Hospital In-Patient Expenses

**We** will not pay for any claim where the stay in hospital was less than 24 hours..

## Item 16 - Coma Benefit

### Cover

In the event of the **Insured Person** being in a **Coma** for more than 48 hours which is a direct result of **Bodily Injury** which results in a valid claim under this **Policy**, **We** will pay the **Insured Person** up to the amount noted in the **Policy** schedule or part thereof.

### Exclusions applicable to Coma Benefit

**We** will not pay for the first 48 hours of any claim.

## Item 17 - Funeral Expenses

### Cover

In the event of the **Accidental** death of an **Insured Person** which results in a valid claim under Item 1 of the **Policy** schedule, **We** will pay the **Insured Person's** estate up to the amount noted on the **Policy** schedule for Funeral Expenses reasonably and necessarily incurred.

## Item 18 - Dependant Child Benefit

### Cover

In the event of **Accidental** death of an **Insured Person** which results in a valid claim under Item 1 of the **Policy** schedule, **We** will increase the sum insured by 5% for each **Dependant Child** of the **Insured Person**, but subject to a maximum of 10% of the sum insured in all and up to the maximum amount noted in the **Policy** schedule.

## Item 19 - Personal Effects

### Cover

In the event of the **Insured Person** sustaining **Bodily Injury** which results in a valid claim under Items 1-9 of the **Policy** schedule, and from the same occurrence suffers loss or damage to his clothing and/or personal effect, **We** will reimburse the **Insured Person** in respect of such loss or damage up to the limit noted in the **Policy** schedule.

## Item 20 - Home Modification Expenses

### Cover

In the event of the **Insured Person** sustaining **Bodily Injury** which results in a valid claim under Item 10-13, **We** will pay the **Insured Person** up to the sum insured noted in the **Policy** schedule for any reasonable and necessary expenses incurred for the **Insured Person** to modifying their **Home** to enable them to remain in and move about their **Home**.

### Conditions applicable to Home Modification Expenses

1. This benefit shall only be payable over and above any local government grant that may be due to the **Insured Person**.
2. Any modification to the **Insured Persons Home** must have **Our** prior written agreement and the prior written agreement of the **Insured Person's** attending **Medical Practitioner**.

## Item 21 - Hospital Transport Costs

### Cover

In the event of a valid claim under Items 2-9 on the **Policy** schedule which results in the **Insured Person** having to travel to hospital for out-patient treatment, **We** will pay the **Insured Person** up to the daily limit noted in the **Policy** schedule, for any reasonable and necessary travel costs incurred up to the maximum noted in the **Policy** schedule.

## Item 22 – Domestic Expenses

### Cover

In the event of **Bodily Injury** to the **Insured Person** which results in a valid claim under Items 2-7 on the **Policy** schedule, **We** will pay up to the sum insured noted in the **Policy** schedule for any reasonable and necessary expenses incurred for **Home Domestic Staff** whilst the **Insured Persons** recovery is in progress subject to the maximum noted in the **Policy** schedule.

### Conditions applicable to Domestic Expenses

**We** will only pay the sum insured for Domestic Expenses in respect of additional costs that would not otherwise have been incurred.

## Item 23 - Childcare Expenses

### Cover

In the event of **Bodily Injury** to the **Insured Person** which results in a valid claim under Items 2-7 on the **Policy** schedule, **We** will pay up to the amount noted in the **Policy** schedule for any reasonable and necessary expenses incurred for the services of a registered childcare provider subject to the maximum noted in the **Policy** schedule.

### Conditions applicable to Childcare Expenses

**We** will only pay the sum insured for Childcare Expenses in respect of additional costs that would not otherwise have been incurred.

## Item 24 - Chauffeur Expenses

### Cover

In the event of **Bodily Injury** to the **Insured Person** which results in a valid claim under Items 2-6 on the **Policy** schedule, **We** will pay up to the amount noted in the **Policy** schedule, subject to the maximum noted in the **Policy** schedule for any reasonable and necessary expenses incurred for a chauffeur service to and from the **Insured Persons** usual place of work if an **Insured Person** recovers sufficiently to return to work but is medically certified as being unable to drive a vehicle or travel on public transport.

### Conditions applicable to Chauffeur Expenses

**We** will only pay the sum insured for Chauffeur Expenses in respect of additional costs that would not otherwise have been incurred.

## Item 25 – Prosthetic Limbs

### Cover

In the event of **Bodily Injury** which gives rise to a claim to an **Insured Person** under Item 4, **We** will pay up to the sum insured noted in the **Policy** schedule for reasonable and necessary expenses actually incurred to obtain and have fitted a prosthetic limb, or to replace an existing prosthetic limb, provided it is deemed medically necessary for them to do so.

## Item 26 – Prosthetic Eye

### Cover

In the event of **Bodily Injury** which gives rise to a claim to an **Insured Person** under Items 2 or 3, **We** will pay up to the sum insured noted in the **Policy** schedule for reasonable and necessary expenses actually incurred to obtain and have fitted a prosthetic eye, or to replace an existing prosthetic eye, provided it is deemed medically necessary for them to do so.

## Item 27 – Cosmetic Surgery

### Cover

In the event of **Bodily Injury** which gives rise to a claim under Items 2 to 7, **We** will pay you up to the sum insured noted in the **Policy** schedule for costs incurred for connected cosmetic reconstructive treatment that has been recommended by a **Medical Practitioner** within twelve months of the **Bodily Injury**

### Exclusions applicable to Cosmetic Surgery

1. **We** will not for any claim for **Bodily Injury** that has been incurred as a result of surgical procedures or self-inflicted injuries
2. **We** will not pay for a claim under this section if **We** have already paid a claim for facial scarring under the **Permanent Partial Disablement** benefit.

## Conditions Applicable to Section A (See also General Conditions)

The following conditions apply and should be read in conjunction with the General Conditions applying to the whole **Policy**:

1. Where an **Insured Person** is not in full time gainful employment or one of **Your Employees** or **Director / Business Partner**,
  - (a) The sum insured for Items 8-9 of the **Policy** schedule shall not be covered.
2. Where an **Insured Person** is a **Dependant Child**
  - (a) The sum insured for Item 1 of the **Policy** schedule shall be limited to £10,000
  - (b) The sum insured for Items 8-9 of the **Policy** schedule shall not be covered.
3. Where an **Insured Person** is over the age of 70 years at the **Policy** effective date:
  - (a) The sum insured for Items 1-7 on the **Policy** schedule shall be limited to a maximum of £25,000 per **Insured Person**.
  - (b) Items 8 -9 and 15-27 of the **Policy** schedule shall not be covered.
4. If Item 1 of the **Policy** schedule is covered and an **Accident** causes the **Insured Person's** death within twelve months of the date of that **Accident**, and prior to the definite settlement of the benefit for disablement provided for under Items 2-7 of the **Policy** schedule, **We** will only pay the sum insured as stated under Item 1 of the **Policy** schedule.
5. In respect of Items 1-7, the total sum payable for any one or more **Accidents** to any one **Insured Person** shall not exceed in all during the **Period of Insurance** the largest amount of benefit payable under any one of such Items.
6. **We** will not pay for more than one of the Benefits covered under Items 1–7 in respect of the same **Accident**.
7. **We** will only pay for any claim under Items 10-13 in the event that there is a valid claim under Item 7. The benefits payable in respect of Items 10-13 are payable in addition to Item 7. **We** will not pay for more than one of the benefits covered under Items 10-13 in respect of the same **Accident**.
8. Any weekly benefits payable under Items 8 or 9 shall cease upon:
  - (a) The expiry of the **Benefit Period** as stated in the **Policy** schedule
  - (b) The death of the **Insured Person**
  - (c) The date the **Insured Person** ceases to fulfil the definition of **Temporary Total Disablement** (and/or **Temporary Partial Disablement** if applicable)
  - (d) The date on which the **Insured Person** ceases to be **Your Employee** or **Director / Business Partner** or ceases gainful employment elsewhere, whichever occurs first.
9. The sum insured provided under Item 8, **Temporary Total Disablement**, shall be the sum insured or up to a maximum of 65% of the **Insured Person's Gross Weekly Wage** during the twelve months immediately prior to the **Accident** giving rise to the claim, whichever the less.
10. The sum insured provided under Item 9, **Temporary Partial Disablement** shall in no circumstances exceed 50% of the amount of weekly benefit payable under Item 8 **Temporary Total Disablement** irrespective of whether such benefit is actually payable under such Item 8.
11. The sum insured under Items 8 and 9 shall only become payable once the total amount has been ascertained and agreed by **Us**.
12. If payment of a claim is made under Items 8 or 9 and subsequently a benefit is claimable under Items 1-7 from the same **Accident**, then any amount already paid shall be deducted from any lump sum payment due.

## Exclusions Applicable to Section A (See also General Exclusions)

**We** will not pay for any claim:

1. In respect of Items 14-27, for any expenses incurred for longer than the **Benefit Period** as noted under Item 8 in the **Policy** schedule or 104 weeks whichever is the less. If Item 8 is not covered then **We** will not cover expenses incurred for longer than 104 weeks.

**Ortus Underwriting**  
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