



Personal Accident Insurance Policy Summary

This document is a summary of the main terms, conditions and exclusions of the insurance.

Insurer – Syndicate HIS33 @ Lloyds of London

Type of Cover – Personal Accident Insurance

Benefits –

1. Death by Accident	GBP 50,000
2. Permanent total loss of sight of both eyes	GBP 50,000
3. Permanent total loss of sight of one eye	GBP 50,000
4. Loss of two or more limbs	GBP 50,000
5. Loss of one limb	GBP 50,000
6. Permanent total loss of sight of one eye and loss of one limb	GBP 50,000
7. Permanent total disablement (other than as shown in benefits 2-6 above).....	GBP 50,000
8. Temporary total disablement for as long as such disablement continues but not exceeding altogether 52/104 consecutive weeks for any one period of disablement in excess of the first XXX days of each and every period of disablement.....	Not Covered
9. Medical expenses	Not Covered

Exclusions –

- The insurers shall not be liable for death, disablement or medical expenses
 - Directly or indirectly resulting from suicide or attempted suicide or intentional self-injury by the insured person or the insured person’s own criminal act.
 - Consequence upon war, invasion or civil war except whilst the insured person is travelling outside the insured person’s normal country of residence.
 - Directly or indirectly arising out of or consequence upon the insured person engaging in aviation except whilst travelling by air as a passenger.

Conditions –

- Compensation shall not be payable under more than one of the items of the schedule of compensation in respect of the same accident.

- No weekly compensation shall become payable until the total amount thereof has been ascertained or agreed unless the period of disability shall exceed 4 weeks in which case compensation will be payable at monthly intervals in arrears. If, nevertheless, payment be made for weekly compensation the amount so paid shall be deducted from any lump sum becoming claimable in respect of the same accident.
- The total sum payable under this Insurance in respect of any one or more claims shall not exceed in all in any one period of insurance the largest sum insured under any one of the items contained in the Schedule of Compensation or added to this Insurance by endorsement, except that the Insurers will in addition pay Medical Expenses as herein defined.
- If Item 1 of the Schedule of Compensation is not covered then no claim shall be payable, other than for weekly compensation and medical expenses, in respect of any accident which would have given rise to a claim under Item 1 had that Item been covered.
- If Item 1 of the Schedule of Compensation is covered and an accident causes the death of the Insured Person within one year following the date of the accident and prior to the definite settlement of the compensation under benefits 2 to 7 of the Schedule of Compensation, there shall be paid, instead the compensation provided for in the event of death, except that the Insurers will in addition pay Medical Expenses as herein defined.
- Immediate notice must be given to THB Clowes of any accident which causes or may cause a claim to be made under this Insurance and the Insured Person must place himself under the care of a duly qualified medical practitioner as early as possible.
- Immediate notice must be given to THB Clowes in the event of the death of the Insured Person resulting or alleged to result from an accident.
- In no case will the Insurers be liable to pay compensation to the Assured or his representatives unless the medical adviser or advisers appointed by the Insurers for the purpose shall be allowed so often as may be deemed necessary to make an examination of the Insured Person.
- In this Insurance words in the masculine gender shall include the feminine.
- Any fraud, mis-statement or concealment in relation to any matter affecting this Insurance or in connection with the making of any claim hereunder shall render the Insurance null and void and all claims hereunder shall be forfeited.
- Excluding war and terrorism NMA2918
Excluding Nuclear, Chemical and Biological Acts
- Pre-existing Conditions Clause to apply
It is hereby understood and agreed that this Insurance excludes all claims arising from physical or mental conditions or disabilities of a chronic or recurring nature, which an Insured Person has suffered, and was known to suffer, prior to the inception of this Insurance.
- Maximum any one accumulation limited to GBP 7,500,000

For further information on our personal accident policy please contact:

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