

The General Terms and Conditions and the following terms and conditions all apply to this section.

**SPECIAL
DEFINITIONS FOR
THIS SECTION**

Accidental bodily injury	An identifiable physical injury (including illness solely and directly resulting from the injury) which is caused by an accident occurring at an identifiable time and place during the operative time and which results in the insured person's death or disablement within 24 calendar months of the date of the accident.
Aircraft accumulation limit	The maximum amount we will pay in all under this and any other personal accident insurance issued by us in your name in respect of all insured persons in the same aircraft.
Annual salary	The total gross basic annual salary, excluding payments for overtime, commission or bonus, payable by you to the insured person at the date they sustain accidental bodily injury or contract an illness .
Illness	An illness which first declares itself during the operative time and which results in the insured person's disablement within 12 calendar months from the time it first declares itself.
Inception	Start date of the period of insurance as shown in the schedule.
Insured person	Any person shown in the schedule except that: <ul style="list-style-type: none"> - a person over 70 years old at inception is not an insured person for the purposes of the cover for accidental bodily injury; and - a person over 60 years old at inception is not an insured person for the purposes of the cover for illness.
Loss of eye	Permanent and total loss of sight in an eye.
Loss of hearing	Permanent and total loss of hearing.
Loss of limb	Loss by physical separation of an arm, hand, or leg at or above the wrist or at or above the ankle, or permanent and total loss of use of a complete arm, hand, foot or leg.
Loss of speech	Permanent and total loss of speech.
Medical expenses	The cost of medical, surgical or other remedial attention or treatment given or prescribed by a suitably qualified medical practitioner and all hospital, nursing home and ambulance charges connected with a valid claim under this section.
Operative time	The time during the period of insurance when the insured person is covered under this section, as shown in the schedule.
Permanent total disablement	Disablement which totally prevents the insured person from working in their usual occupation, which lasts continuously for 12 calendar months and which at the end of that period is without prospect of improvement.

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Permanent total disablement by paralysis	Disablement by paralysis which totally prevents the insured person from working in their usual occupation, which lasts continuously for 12 calendar months and which at the end of that period is without prospect of improvement.
Temporary partial disablement	Disablement which prevents the insured person from carrying out a substantial part of their usual occupation.
Temporary total disablement	Disablement which totally prevents the insured person carrying out all parts of their usual occupation.

**WHAT IS
COVERED**

We will pay **you** the appropriate benefit shown in the schedule if:

- a. the **insured person** suffers **accidental bodily injury**;
- b. the **insured person** contracts an **illness**;
- c. the **insured person** incurs **medical expenses** in connection with the **accidental bodily injury** or the **illness**.

**WHAT IS NOT
COVERED**

Hazardous pursuits

We will not make any payment for:

1. any injury sustained while taking part in:
 - a. the following winter sports: free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters or any competition. Off piste skiing is only covered if the **insured person** is accompanied by a suitably experienced guide;
 - b. the following scuba diving activities: any unaccompanied dive, any dive involving visits to wrecks or caves, any dive for gain or reward, or any dive below 30 metres. Any other scuba diving activities are only covered if the **insured person**:
 - i. holds the British Sub Aqua Club "Sports Diver" certificate or the Professional Association of Diving Instructors "Open Water" certificate and follows the relevant Club or Association rules and guidelines at all times; or
 - ii. dives under the constant supervision of a properly licensed diving school and follows their rules and instructions at all times;
 - c. potholing, caving, hang-gliding, parachuting, parascending, paragliding, mountaineering or rock-climbing for which the **insured person** would normally need to use ropes or guides, bungee jumping, white-water rafting, any kind of race, endurance test or any other activity which is known to carry an increased risk of personal injury;

WHAT IS NOT COVERED

Other exclusions

- d. armed forces activities including operations, exercises or training;
- e. flying as a pilot or any other aerial activities other than travel by air as a passenger.

- 2. any injury or illness resulting from:
 - a. any emotional or psychiatric disorder or condition;
 - b. the **insured person** taking or using drugs or controlled substances (other than drugs prescribed by their doctor and used properly);
 - c. the **insured person** committing suicide or deliberately injuring themselves or putting themselves in unnecessary danger (unless trying to save a human life);
 - d. any criminal act by the **insured person**.
- 3. any injury or illness directly or indirectly arising out of or contributed to by HIV (Human Immune Deficiency Virus), AIDS (Acquired Immune Deficiency Syndrome), AIDS-related complex (ARC) or any related virus or illness, or any sexually-transmitted disease.
- 4. any illness resulting from pregnancy or any condition connected with pregnancy or childbirth.
- 5. any illness directly or indirectly arising from any physical defect, infirmity or medical condition known to the **insured person** at **inception**, unless the defect, infirmity or condition has been without the need of any medical advice or treatment during the 24 months before **inception**.

War and nuclear risks

- 6. any injury or illness directly or indirectly caused by **war** or **nuclear risks**.

HOW MUCH WE WILL PAY

Payment of benefit

We will pay the appropriate benefit shown in the schedule, but **we** will not pay more than one of the benefits in respect of the same accident or in respect of the same **illness**. However, **we** will pay for temporary disablement prior to making any payment under the death or permanent disablement benefits.

We will not pay any benefit for either **loss of eyes** or **permanent total disablement by paralysis** resulting from an **illness** which causes the death of an **insured person** within 12 calendar months from the date that the **illness** first declares itself.

For **permanent total disablement** or **permanent total disablement by paralysis**, **we** will pay only when the disablement has lasted for 12 calendar months and at the end of that time is without prospect of improvement.

For temporary disablement benefits, **we** will pay:

- a. when the total amount on termination of any one period of disablement has been agreed, or
- b. at **your** request on completion of at least four weeks' disablement subject to satisfactory medical and other evidence that **we** may require.

We will not pay temporary disablement benefits for more than a total of:

- a. 104 weeks in connection with one injury;
- b. 52 weeks in connection with one **illness**.

Payment of medical expenses

We will pay up to the amount shown in the schedule.

YOUR OBLIGATIONS

If a problem arises

We will not make any payment under this section unless:

1. **you** notify Van Ameyde Wallis promptly of any injury or illness which might be covered under this section;
2. the **insured person** sees a suitably qualified medical practitioner as soon as possible after suffering injury or contracting an illness and follows any medical advice they are given.

If **we** consider it necessary, the **insured person** must allow a medical adviser chosen by **us** to examine them and to see all medical records.

CLAIMS

**Procedural conditions
for claims**

1. Written notice must be given to Van Ameyde & Wallis Limited as soon as practicable of any accident or illness which causes or may cause a claim to be made under this insurance. If disablement results or may result, the **insured person** must place themselves as early as possible under the care of a suitably qualified medical practitioner.
2. **All correspondence and supporting documentation in connection with claims should be sent to Van Ameyde & Wallis Limited, 34 The Mall, Bromley, Kent, BR1 1TS (telephone number 020 8466 6034), quoting the Hiscox policy number and the broker's name and reference.**