

Personal Accident

The personal accident section gives benefits to the people named on your declaration if they are accidentally injured, disabled or die as a result of an accident.

Cover given

You are covered if the person named in the declaration is injured or dies. We will pay the percentage of compensation in the **Table of Benefits** to you on the behalf of such person/people or their estates.

We will not pay more than the death (including permanent total disability) benefit, per accident or series of accidents from the same cause for any one insured person.

We will pay the death benefit if the insured person disappears and after a year there is enough evidence to presume that they have died as a result of injury. If it is later found that they have not died as a result of injury, then we must be refunded any amount that we have paid.

The meaning of words used

You/Your/Yours means the person paying the premium for cover under this policy.

Insured person means the person named on your declaration. The insured person must either be a spouse, life partner or child (whether by adoption or a natural child) of yours or your spouse.

Total disability means that the insured person is totally unable to continue their usual occupation or profession.

Temporary total disability means that the insured person is totally unable to continue their usual occupation or profession for a period of more than 2 weeks but less than 21 months.

Injury means bodily injury caused by accidental violent external and visible means that happens anywhere in the world and that directly and independently of all other causes results in the insured persons' death or disability within 24 months. Injury includes death or injury as a result of exposure, starvation and thirst.

This meaning of the words **you** and **injury** overrides the meaning of the word **you** and **injury** under the General section of your policy wording for this section only.

Table of Benefits

Description of injury	% of compensation
Death	100%
Permanent disability	
Loss of one or both hands and feet	100%
Loss of sight in one or both eyes	100%
Total inability to move	100%
Total mental disability	100%
Loss of a thumb	25%
Loss of a finger	10% per finger
Loss of toes	10% per toe to a maximum of 30%
Loss of hearing in both ears	80%
Loss of hearing in one ear	20%
If the use of a part of the body is lost, then we will pay you as though that part of the body had been lost.	
Where the injury is not mentioned in the Table of Benefits, we will pay a percentage of disability that we believe is consistent with the benefits above.	
Temporary total disability	10% of the benefit per month but not more than 100% of the benefit in total.

We will not pay a claim

1. for injury or death
 - (a) that happens when the insured person is older than 70 years of age or younger than 18 years of age.
 - (b) if the insured person is a professional sports person, member of the armed forces, police force or correctional services, or member of the crew on a ship or off shore drilling rig, an armed reaction officer or a professional diver.
 - (c) caused by the insured person being insane, under the influence of alcohol or drugs unless they were prescribed by and taken in accordance with the directions of or administered by a medical doctor other than the insured person or a member of their immediate family, committing suicide or any act intended to injure themselves, deliberately putting themselves in a position where they would endanger their lives, or any injury caused by pregnancy or childbirth.
 - (d) that happens while the insured person is a crew member or technician on an aircraft or travelling in an aircraft not licensed to carry passengers
or
engaged in underground mining or tunnelling or the manufacturing of ammunition or the refining of petroleum
or
motor cycling or quad-biking, whether as driver or passenger, racing or speed or endurance testing other than on foot, steeple chasing or playing polo,
taking part in winter sports involving snow or ice,
mountaineering needing the use of ropes,
hunting,
wrestling or boxing,
scuba diving,
hang-gliding, parachuting, bungi jumping, bridge jumping or sky diving,
taking part in martial arts.

- (e) if it is caused solely by an existing physical defect or illness that the insured person has.
 - (f) that happens while the insured person is taking part in a riot or civil commotion or are committing any crime or illegal act.
2. for temporary total disability for longer than 21 months or for less than 2 weeks.
 3. for any injury, damage or liability directly or indirectly caused by, related to, or in consequence of terrorism, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power.
 4. for any benefit if the insured person is not the spouse or child (whether by adoption or a natural child) of the person paying the premium for cover under this policy or the child of such person's spouse or an employee of such person.
 5. for more than 100% of the benefit in total for any one person or more than 100% in total for any one event.

Provisions of this section

The use of life support machinery

The 24 month period in **The meaning of words used** in this section will not include any period or periods where death is delayed only by the use, for periods longer than 3 consecutive days, of life support machinery, equipment or apparatus.

Automatic cancellation of this section of your policy

This section of the policy will terminate on the date that we pay a benefit for death or permanent disability.

Medical examinations and post mortem

If to help us in assessing your claim, we ask that the insured person has a medical examination that we pay for, they must have the examination. They must also have any treatment required after the examination. If the insured person dies we may need a post mortem to be done before we process the claim.