

## Corporate personal accident and illness insurance

### 1 Cover provided

- a The underwriters will pay the benefit shown in the tables of benefit if, at any time during the period of insurance, the insured person suffers an accidental injury or illness (see the definitions below).
- b This cover also applies if the insured person is killed, drowned or disabled as a result of being exposed to the elements after an incident (including a hijack) involving the transport the insured person is travelling in.
- c If an insured person goes missing after an incident, after a reasonable time and considering all available evidence, the underwriters may presume the insured person is dead and pay benefit under this insurance. If, at any time after the underwriters pay a claim in these circumstances, the insured person is found alive, you must refund the payment the underwriters made.

### 2 Hijack and kidnap

If, during the period of insurance, the insured person is the victim of a hijack or kidnap, cover will continue beyond the end of this insurance for:

?? up to 12 months; or

?? until the insured person returns to his or her home country or original destination;

whichever is sooner.

### 3 Definitions

- a Accidental injury – an injury the insured person suffers during the period of insurance and which directly results in death or disability covered by this insurance within 12 calendar months of the accident which caused the injury.
- b Illness – an illness which the insured first finds out about during the period of insurance and which results in a disability covered by this insurance within 12 calendar months of the illness showing itself.
- c Loss of a limb – total and permanent loss of use of a hand at or above the wrist or a foot at or above the ankle.
- d Permanent – lasting more than 12 consecutive months with no hope of improvement.
- e Total disability – disability which entirely prevents the insured person from carrying out his or her usual occupation as declared over the page.
- f Hijack – when people or a person uses or threatens violence to take control of the transport the insured person is travelling in.
- g Kidnap – illegally taking the insured person, holding them captive and then demanding a ransom for their release.

### 4 Conditions relating to accident benefit

- a The underwriters will not pay a claim for death if the insured person dies 24 calendar months following the date of the accident.
- b The underwriters will only pay benefit for events 2 to 6 in table A if the event occurs within 24 calendar months of the accident.
- c The underwriters will only pay benefit for event 7 in table A if the total disability giving rise to the claim starts within 24 calendar months of the date of the accident and lasts for a period of at least 12 consecutive calendar months.
- d If an accident covered by this insurance results in the insured person dying within 24 calendar months of the date of the accident and before the underwriters have settled a claim for events 2 to 7 in table A, the underwriters will pay the benefit for event 1.
- e For any one accident or illness, the underwriters will only pay benefit for one event in table A.
- f The underwriters will only start paying any weekly benefit when the total amount has been agreed. However, if the underwriters make any payments, the total of the payments made will be deducted from any lump sum due for the same claim.

### 5 Conditions relating to illness benefit

- a The underwriters will only pay benefit for event 9 in table B if the insured person loses the sight in both eyes within 12 calendar months of the date the symptoms of the illness first appeared.
- b The underwriters will only pay benefit for event 10 in table B if the total disability giving rise to the claim starts within 12 calendar months of the date symptoms of the illness first appeared, and the disability lasts for at least 12 calendar months in a row.
- c The underwriters will not pay benefits for events 9 and 10 in table B for any illness which kills the insured person within 12 calendar months of the illness starting unless the claim had been settled before the insured person died.
- d For any one accident or illness the underwriters will only pay benefit for one event in table B.
- e The underwriters will only start paying any weekly benefit when the total amount has been agreed. However, if the underwriters make any payments, the total of the payments made will be deducted from any lump sum due for the same claim.

## 6 General conditions

- a You must immediately give the intermediary who arranged this insurance written notice of any change in the insured person's occupation, pastimes or other circumstances relevant to this insurance. Accidents or illnesses arising from any change in circumstance will not be covered by this insurance until the underwriters have agreed to the change and you have paid any extra premium due.
- b If the insured person is in any accident or suffers any illness which may give rise to a claim under this insurance, you must give written notice to:  
The Compass Underwriting Limited, Claims Department, Market Square House, St James's Street, Nottingham, NG1 6FG. Phone: 0115 934 8999.
- c If you make a claim under this insurance the insured person must allow the underwriters' medical advisor to examine him or her as often as necessary.
- d The underwriters will only pay for medical expenses of up to the difference between 20% of the benefit due and any amount covered by other insurances.
- e All claims will be paid to you.
- f You may choose which law will apply to this insurance. Unless you and the underwriters have agreed otherwise, this insurance will be governed by English law.

## 7 General exclusions

The underwriters will not be liable for death or disability directly or indirectly resulting from the following.

- a The insured person attempting or committing suicide.
- b The insured person taking part in any criminal act.
- c The insured person riding or driving in any kind of race.
- d The insured person taking part in operational duties as a member of the armed forces.
- e The insured person mountaineering or rock climbing (if this would normally need ropes or guides).
- f Biological and chemical weapons, acts of war, riot, revolution, strike, or any similar event. Acts or threats of terrorism.
- g 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.
- h The insured person flying, except as a passenger on a fully-licensed plane.
- i HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any related illness.
- j Pregnancy or childbirth.
- k Any injury, condition or illness which existed at the start of this insurance which is not revealed on the application form or at any time when the policy is renewed.
- l Mental illness, nervous anxiety, depression, emotional disorders or stress-related conditions or complaints (even if the mental illness, nervous anxiety, depression, emotion disorder or stress-related conditions or complaints arose out of a physical accident or injury).

## 8 Premiums and cancellation

- a If you are paying the premium for this insurance by direct debit (as shown in the schedule of insurance), this insurance will automatically end if any payment is not made and you fail to put this right within 14 days.
- b You may cancel this insurance within 14 days after the start date. You must write to us and we will refund any premium and insurance premium tax that we may have collected as long as we are not aware of any claims. If you do not do this, we will assume you have accepted this insurance and have agreed to keep to its terms and conditions.
- c You have the right to cancel this insurance at any time by giving us written notice at our registered office. The cancellation will apply when we receive your written notice. We will return any unearned premium you have paid for any period of cover which you have not used. However, this only applies if you have not made a claim. You will be responsible for cancelling the direct debit mandate (if this applies).
- d We may cancel this insurance, for any reason, by giving written notice to you at your last known address confirming that all cover will end 30 days after the date of our notice. We will return a percentage of any premiums you have paid for any period of cover which you have not used, unless you have made a claim.
- e If you make a claim under this insurance, you must pay the balance of the premium.

## 9 Complaints procedure

If you have any question or complaint you should contact the intermediary named over the page. If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyd's to review your case. This will not affect your legal rights.

The address to write to is:

Complaints and Advisory Department  
Lloyd's, One Lime Street, London  
EC3M 7HA. Phone: 020 7327 1000.

