

## Section 5 Personal Accident

### What is covered

If **you**, or any partner, director or **employee** while working for **you**, sustain(s) accidental **bodily injury** caused by external violent and visible means arising out of and in the course of **your activities** during the **period of insurance**:

1. which within 24 months is the sole cause of death or disablement, **we** will pay a benefit as defined under the Benefits for Personal Accident
2. and as a result incur medical expenses, being the cost of medical, surgical, dental or other remedial attention, treatment or appliances, given or prescribed by a qualified medical practitioner and all hospital, nursing home and ambulance charges necessarily incurred in the treatment of the injured person, **we** will pay up to £2,500 for any **claim** for any one person
3. and as a result need(s) in-patient hospital treatment, **we** will pay a benefit of £20 for each complete period of 24-hours stay in hospital up to £200 for any **claim** for any one person.

### What is not covered

Accidental **bodily injury**:

- a) consisting solely of illness, disease or disorder
- b) to any person whose age is under 16 or more than 80 years at the time of the **bodily injury**
- c) sustained outside the **territorial limits**
- d) arising directly or indirectly from Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition
- e) directly or indirectly 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 regardless of any contributory cause.

If **we** allege that by reason of this exclusion any accidental **bodily injury** is not covered by this policy the burden of proving the contrary shall be upon **you**

- f) caused by **you** or any partner, director or **employee**:
  - i. engaging in abseiling, aqua-lung diving, boxing, cliff or rock climbing, earth balling, elastic rope sports or activities, firework displays, flying (except as a fare-paying passenger), football, hang-gliding, horse riding, hunting, martial arts, motor-cycling, motor-scootering, mountaineering, parachuting, polo, pot-holing, professional sport of any kind, racing (except on foot), rugby, water activities (except swimming), winter sports (including dry-slope skiing) and wrestling
  - ii. committing or attempting to commit suicide or any act of intentional self-injury or deliberate exposure to danger except in an attempt to save human life
  - iii. being under the influence of intoxicants or drugs unless under medical supervision
  - iv. being pregnant or giving birth
  - v. being insane
  - vi. serving in the armed forces
- g) resulting from any accident in connection with:
  - i. powered woodworking machinery other than portable hand tools
  - ii. the use of scaffolding, other than tower scaffolding, unless professionally erected
  - iii. tree felling and the lopping and topping of trees, unless such work is within the scope of the ordinary domestic gardener and there is no use of chainsaws.

## Benefits for Personal Accident

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|---|---|---|
| 1 | Death   | death benefit shown in the schedule   |
| 2 | Permanent total disablement, being either: <ol style="list-style-type: none"> <li>a) total and permanent loss of use of one or more entire hands or feet</li> <li>b) total and irrecoverable loss of sight in one or both eyes</li> <li>c) permanent total disablement resulting from total and irrecoverable loss of speech or hearing</li> <li>d) permanent total disablement, not resulting from any of a), b) or c) above, preventing all gainful employment or occupation</li> </ol> | )<br>)<br>)<br>) permanent total disablement benefit shown in the schedule<br>)<br>)<br>) |
| 3 | Temporary total disablement from attending to or engaging in a substantial and essential part of the person's normal duties in connection with <b>your activities</b> , or from all gainful employment or occupation, at the rate per week up to a maximum of 104 weeks   | temporary total disablement benefit shown in the schedule                                 |