



INDIVIDUAL PERSONAL ACCIDENT - CHANGES TO COVER

We believe Individual Personal Accident cover should be easy to deliver and understand which is why we've released our 05/16 version in plain language with a simplified layout. Please note the clause numbers and titles have changed.

| SECTION | CHANGE EXPLAINED |
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| <u>General Definitions under the policy</u> | |
| New Definitions: | |
| Insured person | An insured person is the person defined in the schedule for whom premium has been paid |
| Amended Definitions: | |
| Injury | Definition amended to include: the insured event must occur during the insurance period |
| Pre-existing condition | Definition amended to include: conditions which a reasonable person is aware or would have been aware of; and a condition caused by a pre-existing condition under sickness; and any medical condition that an insured person has suffered from or been treated for |
| Salary | Amended to include salary response for self employed person |
| <u>Personal Accident - Injury & Sickness</u> | Includes requirement that insured event must occur when the person is an insured person |
| <u>General Conditions applying to the policy</u> | |
| New Conditions: | Condition 4: 1/7th of the weekly benefit is payable where disablement lasts for less than a week; and weekly sickness is payable after minimum 7 days of disablement |
| | Condition 5: No weekly benefits are payable during the excess period |
| | Condition 6: No weekly benefits are payable in excess of the percentage of salary |
| | Condition 11: as soon as possible after the occurrence of any injury or sickness, proper medical advice must be sought from a doctor |
| | Condition 12: only one weekly benefit is payable for any one period of time |
| | Condition 13: benefits are payable to the insured person; and in the case of death, to the insured person's estate |

| SECTION | CHANGE EXPLAINED |
|---|---|
| Amended Conditions: | <p>Condition 5 replaced with Condition 8: any weekly benefits payable will be reduced by any other weekly benefit the insured person is entitled to receive under any statutory workers' compensation or transport accident compensation scheme or legislation; and</p> <p>any insurance policy specifically covering the same risk; and</p> <p>the amount of any sick pay received or monies paid or payable for the notice period in the event of a redundancy; and</p> <p>any disability entitlement;</p> <p>so that the benefit payable under this policy does not exceed the sum insured or the insured persons salary</p> |
| | Condition 7 has been deleted and moved to General Provisions under the policy - Age Limits |
| <u>General Exclusions applying to the policy</u> | |
| New Exclusions: | Exclusion 13: any racing and/or time trials of any form are excluded, other than on foot |
| Amended Exclusions: | Exclusion 6 in respect of piloting has been amended to also exclude insured persons flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers |
| <u>General Provisions under the policy</u> | Age limit of 65 years now listed in General Provisions |