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**Your cover in a nutshell:**

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Personal accident insurance provides a benefit amount to your organisation following accidental bodily injury which results in the death or permanent or temporary disablement of an insured person. We will pay you the applicable benefit amount shown in the schedule if the death or disablement arises from an incident occurring during both the period of insurance and the operative time stated in the schedule. Where you or the insured person are a consumer within the meaning of the Consumer Insurance (Disclosure and Representations) Act 2012, we will comply with the terms of that act.

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**Key benefits: what risks are you protected against?**

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We will pay you:

- the benefit amount shown in the schedule if an insured person suffers an accidental bodily injury that results in death or permanent total disablement;
- the temporary benefit amount shown in the schedule if an insured person suffers an accidental bodily injury that results in a temporary partial or temporary total disablement;
- the medical expenses that are incurred with our consent, or where you have agreed with our consent to reimburse such expenses that have already been incurred by or on behalf of an insured person, if an insured person suffers an accidental bodily injury;
- the funeral expenses incurred with our consent, or where you have agreed with our consent to reimburse such expenses that have already been incurred on behalf of an insured person, following the death of an insured person due to accidental bodily injury;
- the home alteration expenses incurred with our consent, or where you have agreed with our consent to reimburse such expenses that have already been incurred by or on behalf of an insured person, if an insured person suffers an accidental bodily injury.

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**Significant or unusual exclusions and limitations:**

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We will not pay for injuries caused or contributed to by:

- the taking of or using drugs or controlled substances;
- suicide or attempted suicide or deliberate self-injury;
- any criminal acts by the insured person, by you or on your behalf;
- 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;
- extreme sports or leisure activities as listed in the policy wording;
- armed forces activities including operations, exercises or training;
- flying as a pilot or aircrew or any other aerial activities other than travel by commercial airlines as a passenger;
- pregnancy or childbirth;
- war or terrorism.

We will also not pay:

- unless you notify us promptly of any injury to or death of an insured person which might be covered;
- unless the insured person sees a suitably qualified medical practitioner as soon as possible after suffering injury and follows any medical advice they are given;
- for any temporary disablement lasting for a shorter period than the time excess shown in the schedule;
- any benefit after the end of the disablement period shown in the schedule, in respect of temporary disablement.