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

Personal accident insurance provides a benefit amount 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 active time shown in the policy schedule.

For accidental bodily injury, we will pay the company or entity shown in the policy schedule:

- the capital benefit amount shown in the policy 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 policy schedule if an insured person suffers an accidental bodily injury that results in disablement which prevents them from carrying out their usual occupation.

We will also pay the company or entity shown in the policy schedule:

- the medical and physiotherapy treatment expenses incurred with our consent if an insured person suffers an accidental bodily injury;
- the psychological counselling expenses incurred with our consent if an insured person suffers permanent disablement;
- the funeral expenses incurred with our consent following death of an insured person due to accidental bodily injury;
- the expenses incurred with our consent to retrain an insured person and make alterations to their workplace following their permanent disablement;
- the recruitment expenses incurred with our consent to replace an insured person following their permanent disablement.

You also have the option of adding cover for illness and compassionate leave which prevents an insured person from carrying out their usual occupation. If you select this optional cover, we will pay the company or entity shown in the policy schedule the temporary benefit shown in the policy schedule for each full week of an insured person's absence from their work for you due to:

- an illness which first manifests itself during the period of insurance;
- compassionate leave which is granted by you during the period of insurance.

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**Significant or unusual exclusions and limitations:**

We will not pay for:

- any person who is not:
  - currently employed by you;
  - legally resident in the UK; or
  - aged between 16 and 70 years old at the start date of the period of insuranceunless agreed in writing by us;
- any temporary disablement which lasts for a shorter period than the minimum absence period shown in the policy schedule;
- any temporary disablement which lasts for a longer period than the absence period shown in the policy schedule;
- any compassionate leave which lasts for a longer period than two weeks.

We will not pay for any accidental bodily injury:

- sustained while taking part in certain extreme sports and leisure activities as listed in the policy wording;
- sustained while taking part in any aerial activities, other than travel by commercial airlines as a passenger;
- occurring in Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Iran, Iraq, Israel, Ivory Coast, Libya, Niger, Somalia, South Sudan, Sudan, Syria or Yemen.

We will not pay for any accidental bodily injury or illness arising out of or contributed to by:

- any emotional or psychiatric disorder or condition;
- any physical defect, infirmity or medical condition which the insured person knew about at the start date of the period of insurance and which required any medical advice or treatment in the previous 24 months;
- any congenital, cardiovascular, oncological, chronic or gradually operating condition or infection which could recur and which the insured person knew about at the start date of the period of insurance;
- HIV, AIDS, AIDS-related complex or any related virus or illness, or any sexually-transmitted disease;
- pregnancy or childbirth.

Please read the policy for details of its terms in full.