



## Group Personal Accident Insurance

**This Certificate is a legal contract between the Assured &/or Insured Person** and Canopus Syndicate 4444 and Travelers Syndicate 5000 (herein called the Underwriters). Pulse Insurance Limited act as agent of the Underwriters. This Certificate and any Schedule, Endorsements and Clauses should be read as if they are one document. The Underwriters acceptance of this risk is based on the information presented to being a fair presentation of the Assured's &/or Insured Persons **Business** including any unusual or special circumstances which increase the risk and any particular concerns which have led the Assured &/or Insured Person to seek insurance. Any reference to the singular will include plural and vice versa. Any reference to any statute or statutory instrument will include modifications or re-enactment thereto. Any heading in this Certificate is for ease of reference only and does not affect its interpretation. Please ensure you examine your documents thoroughly to ensure it meets with your requirements, if not, contact your insurance advisor without undue delay.

**The Underwriters will provide the insurance described in this Certificate** subject to the terms and conditions for the Period of Insurance shown and any subsequent period for which the Assured &/or Insured Person shall pay the Underwriters shall agree to accept the premium.



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Authorised and regulated by the Financial Conduct Authority FRN 308626.  
Registered in England and Wales No. 3492137

# Group Personal Accident Insurance

## Certificate of Insurance

The Underwriters will provide the insurance described in this Certificate subject to the terms and conditions for the Period of Insurance shown and any subsequent period for which the Assured &/or Insured Person shall pay the Underwriters shall agree to accept the premium.

«BeginGroup:main\_rec»

<b>Certificate No.</b>	<b>PGA «umr»</b>
<b>Assured:</b>	<b>«vname»</b>
<b>Address:</b>	<b>«vaddress1» «vaddress2» «vaddress3» «vaddress4» «vaddress5» «vaddress6» «vaddress7»</b>
<b>Binder Reference:</b>	<b>«binder»</b>
<b>Period of Insurance</b>	<b>From «inception» to «expiry» [both dates inclusive]</b>
<b>Broker's Ref</b>	<b>«account»</b>
<b>Premium</b>	<b>£ «grossprm»</b>
<b>Insurance Premium Tax</b>	<b>£ «prmtax1»</b>
<b>Total</b>	<b>£ «netprmd»</b>

«EndGroup:main\_rec»

In Witness Whereof this Certificate has been signed on:

Date: 16 June 2024

By:

# Group Personal Accident Insurance

## Insuring Clause

The Underwriters agree to pay in accordance with the Schedule of Benefits if during the Period of Insurance the Insured Person sustains Bodily Injury following an Accident as defined herein, subject always to the terms, conditions, provisions, limitations and exclusions hereof

## Schedule of Benefits

This Certificate insures only those Items that have an amount entered against them.

«BeginGroup:main\_rec»

«BeginGroup:pulsebtr\_rec»

1. Death.....	£ «a_ad»
2. Loss of one limb.....	£ «a_lool»
3. Total and irrecoverable loss of sight of one eye.....	£ «a_tilsoe»
4. Loss of two limbs.....	£ «a_lotl»
5. Total and irrecoverable loss of sight of both eyes.....	£ «a_tilsbe»
6. Loss of one limb and Total and irrecoverable loss of sight in one eye...	£ «a_looloe»
7. Permanent Total Disablement.....	£ «a_ptd»
8. Temporary Total Disablement.....	£ «a_ttd» per week
9. Temporary Partial Disablement.....	£ «a_tpd» per week

Benefit in respect of Items 8 and 9, Temporary Disablement, shall be payable for such period or periods during which the Insured Person shall be disabled, up to but not beyond 104 weeks from the date on which he first becomes disabled.

10. Paraplegia.....	£ 50,000
11. Quadriplegia.....	£ 125,000
12. Triplegia.....	£ 85,000
13. Hemiplegia.....	£ 50,000

Medical expenses incurred in respect of Items 8 & 9, in excess of any other valid or collectable insurance, incurred in respect of Items 1 to 7 within the above time limits specified for such Items will in addition be paid, up to but not exceeding 25% of the total amount of the claim admitted under those Items. **Up to Maximum £15,000**

Maximum Benefit any one person (items 1, 2 & 3)	£250,000*
* Limit in respect of persons aged 76 – 80	£100,000
Maximum Benefit any one person (item 8)	£1,000 per week
Maximum Benefit any one person (item 9) - if applicable	£500 Per week

### Insured Persons and Age Limits

Each Insured Person shall be deemed a separate Insurance. For female Insured Persons the words he, him and his appearing in the wording of this Insurance shall be deemed replaced by she and her.

Except where the Underwriters' specific prior agreement has been obtained, no cover shall attach hereunder in respect of any person aged 81 years or more at the commencement date of the Period of Insurance.

# Group Personal Accident Insurance

## Insured Persons and Operative Time

**Insured Persons: «desc»**

**Operative Time:**

**24 Hour / Worldwide cover**

**OR**

**Occupational Accidents only – cover is limited to Bodily Injury following and Accident sustained whilst the Insured Person is engaged in their occupation, including whilst travelling directly between residence (normal or temporary) and place of work.**

**Operative Time: Visitors**

While an Insured Person is legally on any of the Assured's premises within the United Kingdom.

**Operative Time: Corporate Event**

While travelling directly from and whilst participating in any Corporate Event arranged by the Assured, cover to start from time of leaving their place of residence or place of work (permanent or temporary) whichever occurs last, until they return to their place of residence or place of work (permanent or temporary), whichever occurs first.

«EndGroup:pulsebtr\_rec»

«EndGroup:main\_rec»

# Group Personal Accident Insurance

## Endorsements

**Geographical Limits:**                      **Worldwide**

**IT IS FURTHER NOTED AND AGREED THAT** cover under this Certificate EXCLUDES all travel to areas of War, Unrest or Disruption unless declared and Agreed by Underwriter's prior to travelling to such areas.

### **Definition of Area of War, Unrest or Disruption**

**For Business Travel:** A Country or region to which the Foreign, Commonwealth & Development Office advise against "ALL" travel.

**For Holiday Travel:** A Country or region to which the Foreign, Commonwealth & Development Office advise against "ALL" or "All but Essential" travel. [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)

### **Any One Accident / Incident Limit:**

The maximum amount Underwriters will pay in the aggregate under this Certificate in respect of all Insured Persons suffering Bodily Injury following an Accident in the same Accident or series of Accidents contributed to, caused by, or consequent upon the same original cause, event or circumstance.

**Underwriters total liability** shall not exceed in all the following limit:                      **£10,000,000**

**In the event of any one incident exceeding this figure**, the Underwriters liability in respect of each Insured Person shall be proportionately reduced until their total liability does not exceed said limit.

# Group Personal Accident Insurance

## Special Extensions applying to this Certificate

### **Bereavement Counselling**

If during the Operative Time the Insured Person sustains **Bodily Injury** following an **Accident** which within two years is the sole and independent cause of Death for which Benefit 1 is paid the Underwriters will pay necessary expenses with the Underwriters prior written consent for either telephone counselling or face to face counselling or cognitive behavioural therapy as deemed appropriate by the Underwriters to the Insured Person's Spouse or Child up to £250 per week up to a maximum of £5,000 any one person.

### **Coma Benefit**

If during the Operative Time the Insured Person sustains **Bodily Injury** which results in the continuous unconscious state of the Insured Person, there is a payment of £350 for each full week of continuous unconsciousness, up to a maximum of 104 weeks.

### **Counselling**

If during the Operative Time the Insured Person sustains **Bodily Injury** following an **Accident** which within two years is the sole and independent cause of Disablement for which Benefit 2 to 7 is paid the Underwriters will pay necessary expenses with the Underwriters prior written consent for either telephone counselling or face to face counselling or cognitive behavioural therapy as deemed appropriate by the Underwriters to the Insured Person's Spouse or Child up to £250 per week up to a maximum of £5,000 any one person.

### **Dependents Benefit**

If during the Operative Time the Insured Person sustains **Bodily Injury** following an **Accident** which within two years is the sole and independent cause of Death for which Benefit 1 is paid the Benefit is increased by 2% per dependent child up to the age of 18 or up to the age of 25 years if in full time education.

### **Disability Assistance**

If during the Operative Time the Insured Person sustains **Bodily Injury** following an **Accident** which within two years is the sole and independent cause of Disablement for which Benefit 2 to 7 is paid the Underwriters will pay necessary expenses with the Underwriters prior written consent to make alterations to the Insured Person's home, car or usual place of work as a direct result of the Disablement suffered up to a maximum of £25,000

### **Facial Disfigurement**

If during the Operative Time the Insured Person sustains **Bodily Injury** following an **Accident** which within two years is the sole and independent cause of permanent facial disfigurement with visible scar tissue of at least 1 centimetre in length in the area from the hairline to and including the lower jaw and ears Underwriters will pay the following benefit:

A) 1 to 5 centimetres in length £1,250

B) Over 5 centimetres in length £2,500 per Insured Person subject to a maximum of £5,000

### **Fracture benefit**

In the event of **Bodily Injury** being sustained by an Insured Person that results in a Fracture that does not result in a claim payment under items 2 to 7, Underwriters pay the Assured at their request the amount specified below dependent on the Fracture sustained. Fracture of the:

hip or pelvis (excluding coccyx or thigh) £1,000

femur or heel £500

skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper

or lower arm (including the wrist but not a Colles' fracture) £500

spine (vertebrae but excluding coccyx) £1,000

Up to a maximum payment of £5,000 for all Fractures. The Company will pay a Fracture benefit only once during the lifetime of the policy if the Insured Person is diagnosed with osteoporosis prior to or as a result of the **Accident** that results in a claim under this policy.

# Group Personal Accident Insurance

## Special Extensions - continued

### **Funeral Expenses Benefit**

If during the Operative Time the Insured Person sustains **Bodily Injury** following an **Accident** which within two years is the sole and independent cause of Death the Underwriters will pay the necessary costs incurred with the Underwriters prior written consent for funeral expenses up to a maximum of £10,000 any one Insured Person.

### **Hospitalisation Benefit**

If during the Operative Time the Insured Person sustains **Bodily Injury** following an **Accident** which within two years is the sole and independent cause of the Insured Person being admitted to hospital on the recommendation of a Medical Practitioner the Underwriters will pay £350 per full week up to a maximum of 104 weeks any one Insured Person while they are a hospital in-patient.

### **Post-traumatic stress disorder – terrorism**

If during the Operative Time an Insured Person directly witnesses an act of Terrorism whilst travelling on a Publicly Licensed Conveyance and, without sustaining physical injury, suffers Post-Traumatic Stress Disorder (diagnosed by a suitably qualified Medical Consultant) which, within 6 months of witnessing such act, results in their Temporary Total Disablement, Underwriters will pay the Assured at their request 50% of the amount payable for item 8 up to a maximum payment of £300 per week and for a maximum period of 16 weeks or the period of Temporary Total Disablement, whichever is the lesser. This extension is only applicable where a Sum Insured is shown on the Schedule under item 8 of section A that covers the Insured Person.

### **Prosthesis cover**

In the event of **Bodily Injury** being sustained by an Insured Person that results in a valid claim for item 2 to 7 of section A as shown on the Schedule and the Sum Insured for those items is more than £50,000, Underwriters will pay the Assured at their request up to a maximum of £10,000 in all for the costs of providing a prosthesis recommended by the treating Medical Practitioner for the lost limb(s).

### **Psychological Assistance**

In the event of **Bodily Injury** being sustained by an Insured Person that results in a valid claim for item 2 to 7 of section A for more than 50% of the Sum Insured shown on the Schedule, Underwriters will pay the Assured at their request up to £5,000 in all for the cost of professional psychological counselling treatment for the **Bodily Injury** provided that such treatment is started within 12 months of the date of the **Accident** and it is prescribed by the treating Medical Practitioner.

### **Relocation Expenses**

If during the Operative Time the Insured Person sustains **Bodily Injury** following an **Accident** which within 2 years is the sole and independent cause of Disablement for which Benefit 2 to 7 is paid the Insurers will pay necessary expenses incurred with the Insurers prior written consent for stamp duty payments, solicitors' and estate agents' fees and removal costs necessitated as a direct and necessary result of the Insured Person having to relocate as a direct result of the Disablement suffered up to a maximum of £25,000

### **Recruitment Costs following Suicide**

If during the Operative Time the Insured Person commits suicide and Exclusion 1 of the Certificate is applied the Underwriters will pay the necessary expenses incurred in engaging a replacement Director or Employee up to a maximum of £10,000 any one Insured Person.

### **Retraining Expenses Benefit**

If during the Operative Time the Insured Person sustains **Bodily Injury** following an **Accident** which within two years is the sole and independent cause of the Insured Person suffering Permanent Total Disablement from the Insured Person's usual occupation in the **Business** for which the Benefit is paid the Underwriters will pay reasonable expenses

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incurred with the Underwriters prior consent in retraining the Insured Person for an alternative occupation with the Assured up to a maximum of £15,000

### Special Extensions - continued

#### **Visiting expenses**

In the event that an Insured Person is admitted to a Hospital as an Inpatient due to an **Accident** and the Hospital is more than 10 miles (16 kilometres) from their normal place of residence in the United Kingdom or their Permanent Country of Residence, Underwriters will pay at the request of the Assured the cost of transporting any person to visit the Insured Person, up to a maximum payment in all of £2,500. This is payable in addition to any other claimable expense under this policy.

#### **Visitors / Corporate Event Benefit**

To pay up to £25,000 per person in respect of items 1 – 7 of the Schedule of Benefits in the event of a Visitor or Guest of the Assured sustaining **Bodily Injury** following an **Accident** whilst legally on any of the Assureds' premises in a **Business** capacity or while participating in any Corporate Event organised by the Assured



# Group Personal Accident Insurance

## General Conditions & Definitions

### Conditions

#### Information you have given us

In deciding to accept this insurance and in setting the terms and premium, we have relied on the information you have given us. You must take care when answering any questions that we ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this insurance as if it had never existed and decline all claims. However, if we establish that, unknown to you, an Insured Person deliberately or recklessly provided false or misleading information we shall treat this insurance, in so far as it relates to the Insured Person concerned, as if it had never existed and decline all claims relating to such Insured Person.

If we establish that you carelessly provided us with false or misleading information it could adversely affect your insurance and any claim. For example we may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. However, if we establish that, unknown to you, an Insured Person was careless in providing information then we shall treat this insurance, in so far as it relates to the Insured Person concerned, as if it had never existed and refuse to pay claims and return a proportion of the paid premium that relates to such Insured Person. We will only do this if we provided you with insurance cover which we would not otherwise have offered;

If we establish that you or an Insured Person was careless in providing us with the information we have relied upon in accepting this insurance and setting its terms and premium we may:

- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by you or an Insured Person's carelessness; or
- charge you more for your insurance or reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
- cancel your insurance in accordance with the "Cancelling this insurance" section below.

We or your broker will write to you if we:

- intend to treat this insurance as if it had never existed; or
- need to amend the terms of your insurance; or
- require you to pay more for your insurance.

#### Notifying us of any changes or inaccuracies

If you become aware that information you have given us is inaccurate or has changed, you must inform your broker as soon as practicable.

When we are notified that information you previously provided is inaccurate, or of any changes to that information, we will tell you if this affects your insurance. For example we may amend the terms of your insurance or require you to pay more for your insurance or cancel your insurance in accordance with the "Cancelling this insurance" section below.

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If you fail to notify us that information you have provided is inaccurate, or you fail to notify us of any changes, this insurance may become invalid and we may not pay your claim, or any payment could be reduced.

### Conditions - *continued*

#### **Cancelling this insurance**

You can cancel this insurance at any time by writing to your broker.

We can cancel this insurance by giving you thirty (30) days' notice in writing. We will only do this for a valid reason (examples of valid reasons are as follows):

- non-payment of premium;
- a change in risk occurring which means that we can no longer provide you with insurance cover;
- non-cooperation or failure to supply any information or documentation we request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

#### **Refund of premium**

This insurance has a cooling off period of fourteen (14) days from either:

- the date you receive this insurance documentation; or
- the start of the period of insurance

whichever is the later.

If you cancel this insurance within the cooling off period then, provided you have not made a claim, we will refund in full any premium you have paid.

If this insurance is cancelled outside the cooling off period then, provided you have not made a claim, you will be entitled to a pro rata refund of any premium paid, less a 15% cancellation fee (subject to a minimum of £25).

If we pay any claim in whole or in part, then no refund of premium will be allowed.

#### **The Underwriters shall only be liable:-**

1. under Item 1 of the Schedule of Benefits if death occurs within twenty-four calendar months of the date of the **Accident**.
2. under Items 2 & 3 of the Schedule of Benefits if the period of Total Disablement giving rise to the claim for this Item commences within twenty-four calendar months of the date of the **Accident** and lasts for twelve consecutive calendar months or more.
3. under Item 2 of the Schedule of Benefits if the disability giving rise to the claim under this Item manifests itself within twenty-four calendar months of the date of the **Accident** and lasts for twelve consecutive calendar months or more.

# Group Personal Accident Insurance

## Conditions - *continued*

**In respect of any Accident covered under this Insurance** no benefit will be payable under more than one of the items in the Schedule of Benefits in respect of the consequences of one **Accident** and no Temporary Total Disablement benefit will become payable until the total amount has been ascertained and agreed. Where any payment is made for Temporary Total Disablement benefit, the amount paid will be deducted from any lump sum subsequently payable in respect of the same **Accident**.

**In respect of any Accident covered under this Insurance** no benefit will be payable under more than one of the items in the Schedule of Benefits in respect of the consequences of one **Accident**, and no Temporary Total Disablement benefit will become payable until the total amount has been ascertained and agreed. Where any payment is made for Temporary Total Disablement benefit, the amount paid will be deducted from any lump sum subsequently payable in respect of the same **Accident**.

**In the event that an Accident covered under this Insurance** should result in the death of the Insured Person within twenty-four calendar months of the date of such **Accident** and prior to the definite settlement of a claim for disablement as provided for under Items 2 & 3 of the Schedule of Benefits, there shall be paid instead of such claim for disablement the Sum Insured payable for Item 1 Death.

**Any claim for medical expenses** hereunder shall be payable only to the extent of the difference between the total amount of such claim as calculated in accordance with the provisions stated in the Schedule of Benefits and the total of any amounts due from other insurances and medical schemes covering the same expenses.

**If the Insured Person disappears during the Period of Insurance** and is not found within twelve months of disappearing, and that sufficient evidence is produced that leads Underwriters inevitably to the conclusion that the Insured Person has sustained **Bodily Injury** and that such injury has caused the Insured Person's death, the Sum Insured for Item 1 Death shall become payable hereunder. If at any time after such payment the Insured Person shall be found to be living, the sum thus paid shall be refunded to the Underwriters.

**If at the expiry date of the Period of Insurance the Insured Person is subject to the control of persons effecting a hijack or kidnap**, cover under of this Insurance will continue without additional premium for a further period not exceeding twelve calendar months in all until the Insured Person has been released and has travelled direct from the place of his detention to his home or original destination.

### **Evidence Required**

In connection with any claim:

- A) all medical certificates, reports, information and evidence required by the Underwriters to substantiate that claim must be supplied at the Assured &/or Insured Person's own expense and in such form as the Underwriters may reasonably require;
- B) the Insured Person must undergo a medical examination and provide medical evidence to the Underwriters (at the Underwriters expense) as often as the Underwriters may reasonably require following receipt of that claim; and
- C) no benefit shall be payable in respect of that claim where the Insured Person fails to undergo such medical examination or provide such medical evidence as referred to in B above.

### **Data Protection**

Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 2018. For the purpose of providing this insurance and the handling of any claims or complaints, we may need to transfer to other parties certain information which you have provided to us.

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## Conditions - *continued*

### **Sanctions**

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

### **Choice of law**

You and we are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

### **Rights of third parties**

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

### **Several Liability Notice**

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

# Group Personal Accident Insurance

## Definitions

### **Accident**

means a sudden, unexpected, unusual, specific, external event which occurs at an identifiable time and location during the Period of Insurance.

### **Annual Salary**

The total annual basic salary including overtime but excluding bonus or commission payments payable by the Assured to the Insured Person at the date **Bodily Injury** is sustained. Overtime payments shall be based on the average payments made during the 12 months immediately prior to the date of **Bodily Injury**.

### **Baggage**

Personal effects belonging to or in the custody of the Insured Person at the time of the loss excluding **Business Equipment**.

### **Bodily Injury**

means identifiable physical injury which

- i. is caused by an **Accident**, and
- ii. solely and independently of any other cause except illness directly resulting from, or medical or surgical treatment rendered necessary by, such **Bodily Injury**, results in the Insured Person's death or disablement as provided for under this Insurance within twenty-four calendar months of the date of such **Accident**

**Bodily Injury** shall also include exposure resulting from a mishap to a conveyance in which the Insured Person is travelling; the date of such mishap shall be deemed to be the date of the **Accident** causing such **Bodily Injury**.

### **Business**

The Business description as declared to Underwriters.

### **Business Equipment**

Business equipment belonging to the Assured and which is in the custody of the Insured Person at the time of the loss

### **Child / Children**

Any child of an Insured Person who is unmarried and dependent

- A) and under 18 years of age
- B) and under 25 years of age if in full-time education
- C) on the Insured Person due to reason of diagnosed permanent mental or physical disability

### **Corporate Event**

Any event arranged and funded in whole or in part by the Assured with the primary function of entertaining Directors, Employees or Guests of the Assured in a **Business** or leisure capacity.

### **Country of Secondment**

The Country where and Insured Person temporarily resides under contract with the Assured for at least (6) months and accepted by the Underwriter's in a Country of Secondment Endorsement attached to and forming part of the certificate.

### **Country of Permanent Residence**

The Country where an Insured Person resides indefinitely or where the Insured Person has the intent to reside indefinitely.

**Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

### **Cyber Incident**

1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or 1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

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## Definitions - continued

**Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by you or any other party.

### **Delayed Baggage**

Reasonable expenses incurred by the Insured Person during an Insured Journey to purchase essential replacement clothing or articles due to the Insured Person's personal property being delayed for at least (4) hours.

### **Director (including Partners and Members)**

A serving director (other than a non-executive director) of the Assured:

- i. Whose details have been notified to Companies House in accordance with Section 288 of the Companies Act 1985 or any statutory amendment, modification or re-enactment of such Act or Regulations where the Assured is a company registered in the United Kingdom.
- ii. T

li) a member of a limited liability partnership as defined under the Limited Liability Partnership Act 2000.

lii) any person who has signed the partnership deed of the Assured.

### **Emergency Repatriation Expenses**

The additional cost of transportation including the cost of medical attendants necessarily incurred in transporting the Insured Person to an appropriate hospital or nursing home or to the Country of Permanent Residence or Country of Secondment if applicable, if recommended by Healix International, in conjunction with the local attending medical practitioner.

### **Employee**

Any person under a contract of service or apprenticeship with the Assured, or any person the Assured has the right to instruct in his/her performance.

### **Evacuation**

The necessary emergency evacuation of an Insured Person from a country or area within a country in which they are travelling other than their normal country of residence as recommended by

- A) the British Government via the Foreign and Commonwealth Office or
  - B) any legally empowered regulatory government or local authority in the country or region in which the Insured Person is travelling
- or
- C) the Insurers assistance provider – Healix International.

### **Evacuation Expenses**

The additional cost of travel accommodation and other expenses necessarily and reasonably incurred by the Insured Person in Evacuating the Insured Person to their normal country of residence or the nearest place of safety.

### **External Journey**

Any Journey undertaken by the Insured Person on the **Business** of the Assured (including incidental holiday taken in conjunction with the trip) which commences during the Period of Insurance and involves travel from the Insured Person's normal country of residence.

Travel from the Channel Islands and the Isle of Man to any destination will be regarded as an External Journey involving travel from the Insured Person's Country of Permanent Residence.

Cover operates from the departure of the Insured Person from the Insured Person's residence or normal place of **Business** in their normal country of residence (whichever occurs first) until arrival back at such residence or normal place of **Business** (whichever occurs last) at the end of the Journey.

The duration of an External Journey shall not exceed 12 months unless otherwise as agreed in writing with the Assured

### **Face/Facial**

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

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## General Definitions Applicable to Parts A and B of this Certificate - continued

### **Fracture**

A breach in the continuity of the bone caused by an **Accident** which is identified by an x-ray or in the case of a fracture which is unable to be x-rayed, by confirmation from a doctor.

### **Gross Weekly Wage**

The gross average weekly equivalent of the Insured Person's **Annual Salary**.

### **Guest**

Any person whom the Assured consents to be covered under this certificate other than a Child or Visitor

### **Hemiplegia**

The Permanent total loss of use of one side of the body.

### **Hi-Jack**

The unlawful seizure or control of an aircraft or conveyance (or the crew thereof) in which the Insured Person is travelling as a fare paying passenger.

**Illness** shall mean sickness or disease which first declares itself during the Period of Insurance and which results in the Insured Person's disablement as provided for under Section [B] of this Insurance within twelve calendar months of the date on which it declares itself.

### **Incident**

One occurrence or all series of occurrences, consequent upon or attributable to, one source or original cause.

### **Insured Journey**

Defined as either an **Internal Journey** or an **External Journey**.

### **Internal Journey**

A journey undertaken by the Insured Person on the **Business** of the Assured (including incidental holiday taken in conjunction with the trip) which commences during the Period of Insurance and involves travel within the Insured Person's normal country of residence but only if the journey requires the Insured Person to obtain overnight accommodation involves a rail journey or a flight. Insurance operates from the departure of the Insured person from the Insured Person's residence or normal place of **Business** in their normal country of residence (whichever occurs first) until arrival back at such residence or normal place of **Business** (whichever occurs last) at the end of the journey.

### **Kidnap**

The wrongful abduction and detention of an Insured Person against their will or by deception, by a person or group demanding payment by the Assured in exchange for the release of that Insured Person or a claim by a person or group demanding such a payment, to have carried out such a wrongful abduction and kidnapping.

### **Legal Expenses**

- A. Any fees, expenses and other disbursements reasonably incurred by a solicitor, firm of solicitors or any other appropriate qualified person, firm or company appointed to act on behalf of the Insured Person including costs and expenses of expert witnesses as well as those incurred by the Underwriter's in connection with such claims or procedures;
- B. Any costs for which an Insured Person is legally liable following an award of costs by any court or tribunal and any costs following an out of court settlement made in connection with any claim or legal proceedings:

### **Loss of Eye(s)**

Loss of Eye(s) shall include total and irrecoverable loss of sight, which shall be deemed to have occurred:

- A. in both eyes when the condition is shown to the satisfaction of the Underwriter's to be permanent and without expectation of recovery and the Insured Person's name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist;
- B. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and the Underwriter's are satisfied that the condition is permanent and without expectation of recovery.



# Group Personal Accident Insurance

## Definitions - continued

### **Loss of Limb(s)**

- A. in the case of a lower limb by permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot;
- B. In the case of an upper limb loss by permanent physical severance of the entire 4 fingers through or above the metacarpo phalangeal joints or permanent total loss of use of an entire arm or hand;

### **Money and Credit Cards**

Coins, banknotes, bankers drafts, bills of exchange, postal and money orders, signed travellers and other cheques, letters of credit, luncheon vouchers, money orders, phone cards, travel tickets, debit/credit cards, charge cards, gift tokens and coupons which are taken or acquired on an Insured Journey by the Insured Person and are intended for personal expenditure only.

### **Medical Expenses**

All reasonable costs for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner necessarily incurred outside the Insured Person's Country of Permanent Residence or Country of Secondment. Dental, optical and routine pregnancy expenses are excluded unless incurred as a result of an emergency

### **Medical Practitioner**

Any legally qualified medical practitioner other than an Insured Person or a member of the Insured Persons immediate family.

### **Paraplegia**

The Permanent total loss of use of two legs bladder and rectum.

### **Permanent Total Disablement**

- A. Where the Insured Person is gainfully employed by the Assured, and is below state retirement age or above 16 years of age, Permanent Total Disablement means disablement caused other than by Loss of Limb(s), Loss of Eye(s), Total Loss of Hearing or Total Loss of Speech which will in all probability entirely prevent the Insured Person from engaging in his/her usual occupation for the remainder of his/her life.
- B. Where the Insured Person is not gainfully employed by the Assured, or is above the state retirement age or below 16 years of age, Permanent Total Disablement means disablement, caused other than by Loss of Limb(s), Loss of Eye(s), Total Loss of Hearing or Total Loss of Speech which will in all probability entirely prevent the Insured Person from engaging in any and every occupation for the remainder of his/her life.

### **Quadriplegia**

The Permanent total loss of use of all four limbs bladder and rectum.

### **Rental Vehicle**

Any vehicle rented by the Assured and/or Insured Person pursuant to a licensed rental vehicle agreement, for or during an Insured Journey.

### **Replacement Value**

The full value to replace personal property and/or electronic **Business** equipment without deduction for wear and tear or depreciation

### **Spouse**

The legally married spouse or civil or cohabiting partner of an Insured Person whom the Assured consents to be covered by this Insurance

### **Temporary Partial Disablement**

Temporary disablement which prevents the Insured Person from engaging in more than 60% of his/her usual occupation.

### **Temporary Total Disablement**



# Group Personal Accident Insurance

Temporary disablement which completely prevents the Insured Person from engaging in or giving attention to all elements of his/her occupation.

## Definitions - continued

### **Total Loss of Hearing**

Total, permanent and irrecoverable loss of hearing.

### **Total Loss of Speech**

Total, permanent and irrecoverable loss of speech.

### **Travel Expenses**

Reasonable additional costs necessarily incurred for:

- A. travel, sustenance and accommodation expenses of up to two (2) relatives or friends of the Insured Person who on medical advice is required to travel or remain with the Insured Person;
- B. funeral expenses incurred in the burial of the Insured Person outside the Country of Permanent Residence or Country of Secondment.
- C. Costs incurred in transporting the Insured Person's body or ashes, and personal property back to their Country of Residence or Country of Secondment.
- D. Travel expenses incurred by the Insured Person in returning to attend the funeral of a close relative in the Country of Residence or Country of Secondment.

### **Terrorism**

Any act including but not limited to the use of force or violence or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public fear.

### **Triplegia**

The Permanent total loss of use of three limbs.

### **United Kingdom**

England, Scotland, Wales, and Northern Ireland

### **Visitor**

Any person legally on the Assureds premises other than

- A) Directors or Employees of the Assured
- B) any other Insured Person more specifically insured under this Insurance
- C) any Guest
- D) members of the emergency services

### **War**

War shall mean armed conflict between nations including forces acting for any international authority, whether war be declared or not, invasion, civil war, any attempt to usurp power, or any activity arising out of an attempt to participate in military force between nations.

# Group Personal Accident Insurance

## Exclusions

**The Underwriters shall not be liable for death or disablement directly or indirectly resulting from:**

1. the Insured Person's suicide, attempted suicide or intentional self-injury
2. the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life).
3. the Insured Person's own criminal act.
4. the Insured Person engaging in riding or driving in any kind of race.
5. the Insured Person's engaging in any form of operational duties as a member of the armed forces.
6. the Insured Person engaging in mountaineering or rock-climbing normally requiring the use of ropes or guides.
7. the Insured Person engaging in aerial activities other than air travel as a passenger.
8. radioactive contamination.
9. human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness.
10. Bodily injury sustained after the Insured Person's 80th birthday
11.
  - a Illness or disease (not resulting from bodily injury following an accident)
  - b any naturally occurring condition or degenerative process
  - c any gradually operating process
  - d post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident)
12. Any benefits for Bodily Injury or Illness caused by or arising out of a Cyber Incident are payable subject to the terms, conditions, limitations and exclusions of this policy. This policy does not provide cover under any circumstances for any Bodily Injury or Illness arising directly or indirectly from any Cyber Act
13. for any claim as a result of War within the insured persons country of residence.
14. for any claim as a result of War occasioned by any Nuclear, Chemical or Biological Cause.

# Group Personal Accident Insurance

## How to Make a Claim

### Things you and the Insured Person must do

You must comply with the obligations set out below. If we determine that any claim you make under this insurance has been adversely impacted directly by failure to comply with the obligations below, we may refuse to pay your claim or reduce the amount of any payment we make for the claim.

1. In the event of an Accident which causes or may cause a claim under this insurance, you must, as soon as practicable, and up to a maximum of 6 months from the date of such event, notify your broker.
2. In the event of an Accident the Insured Person must seek the attention of a duly qualified medical practitioner. Notice must be given to your broker in the event of the Insured Person's death resulting or alleged to result from an accident.
3. The Insured Person must provide us or our medical adviser with the necessary authorisation to access or obtain all the Insured Person's medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition (as described in A.13 on page 8). The medical adviser must, for the purpose of reviewing the claim, be allowed to examine the Insured Person as we consider necessary.
4. You must provide your broker with all information we may reasonably require including a fully completed claim form.

Each Insured Person can only claim for one (1) of the benefits listed in the schedule of benefits in respect of the consequences of one Accident, and no Temporary Total Disablement benefit will become payable until the total amount has been ascertained and agreed. Where any payment is made for Temporary Total Disablement benefit, the amount paid will be deducted from any lump sum subsequently payable in respect of the same Accident.

### Registering your claim



In the event of you having to make a claim under this Certificate, please register your claim using the following online claim form:

[Online Claim Form](#)

If the link doesn't work, please copy and paste the full address into your web browser:

<https://us-fnol.claims.global/PulseInsurance>

You can also register your claim over the phone: 01908 735318

### How we deal with your claim

You will be asked to provide supporting documents alongside your completed claim form. Once all documents have been received, your claim will be assessed. If the documents provided are accepted/rejected, you will be notified by email. Sometimes it may be necessary for additional information or documents to be requested. If this is the case, you will be notified by email.

If you have any queries regarding your claim, please contact the following:

Crawford TPA, Ashton House, Silbury Boulevard, Milton Keynes MK9 2AH

[www.crawco.co.uk](http://www.crawco.co.uk)

[PulseClaims@Crawco.co.uk](mailto:PulseClaims@Crawco.co.uk)

01908 735318

# Group Personal Accident Insurance

Once your claim is accepted, we will pay you the amount stated in the relevant section of the schedule of benefits.

1. The maximum benefit period in respect of Temporary Total Disablement will be the benefit period shown in the schedule of benefits following the expiry of the excess period.
2. The total sum payable under this insurance in respect of any one (1) or more claims will not exceed in all the largest benefit under any one of the items contained in the schedule of benefits.

## **Fraudulent claims clause**

- 1) If the Assured or an Insured Person makes a fraudulent claim under this insurance contract, the Insurer:
    - a) Is not liable to pay the claim; and
    - b) May recover from the Assured or an Insured Person any sums paid by the Insurer to the Assured or an Insured Person in respect of the claim; and
    - c) May by notice to the Assured or an Insured Person treat the contract as having been terminated with effect from the time of the fraudulent act.
  - 2) If the Insurer exercises its right under clause 1) c) above:
    - a) The Insurer shall not be liable to the Assured or an Insured Person in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Insurer's liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
    - b) The Insurer need not return any of the premiums paid.
- Fraudulent claims – group insurance
- 3) If this insurance contract provides cover for any person who is not a party to the contract ("a covered person"), and a fraudulent claim is made under the contract by or on behalf of a covered person, the Insurer may exercise the rights set out in clause 1) above as if there were an individual insurance contract between the Insurer and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.
- Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

# Group Personal Accident Insurance

## How to make a complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the Broker who issued this insurance to you

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to either:

Crawford TPA,  
Ashton House, Silbury Boulevard, Milton Keynes MK9 2AH

Website: [www.crawco.co.uk](http://www.crawco.co.uk)  
E-mail: [PulseClaims@Crawco.co.uk](mailto:PulseClaims@Crawco.co.uk)  
Tel: 01908 735318

or Complaints:

Lloyd's Market Services,  
One Lime Street,  
London EC3M 7HA.

Tel: 020 7327 5693.  
Fax: 020 7327 5225

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures, including timescales are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com](http://www.lloyds.com) and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, or, in any event, after a period of eight weeks from making your complaint, you may refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The contact details for the FOS are:

The Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR.

Telephone: 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK)

or: 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint does not affect your right to take legal action.

## **Compensation**

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriters is unable to meet its obligations to you under this insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website:

[www.fscs.org.uk](http://www.fscs.org.uk)