

Personal Accident Insurance

Chubb Insurance Company of Europe S.A.

This electronic version re-produced for the convenience of members of Rotary International District 1220

January 2006

*Whilst every care has been taken in the re-production of this document,
for the avoidance of doubt, the original policy document should always be consulted in the
event of any query*

Section 1

PERSONAL ACCIDENT & BUSINESS TRAVEL INSURANCE

INSURING AGREEMENT

Policy Number: 64788164

Insured: Rotary District 1220

is hereby insured by Chubb Insurance Company of Europe S.A. (referred to herein as the Company), in consideration of payment of the required premium, and in accordance with the attached Policy, Specification(s) and any Endorsement(s).

Insured Address: Ridgeway House, Hillcliff Lane, Turnditch, Belper, Derbys, DE56 2EA

Business Description: Charity Organisation.

Policy Period: Effective Date: 1 October 2005
Expiry Date: 30 June 2006
and any subsequent period for which payment for the renewal of this Policy is made and the Company agrees to accept.

Coverage and forms applicable: PABT1101.WOR

Conditions

Event Aggregate Limit

The liability of the Company shall be limited to a maximum of £3,000,000 in respect of any one claim or series of claims arising out of a single Event or cause.

War Aggregate Limit

Not Applicable

Maximum Benefit Any One Person (Personal Accident Benefits 1 to 7):	£30,000
Maximum Benefit Any One Person (Personal Accident Benefit 8 and 9):	£200 per week

Maximum Benefit Any One Multi Engined Aircraft: £3,000,000

Maximum Benefit Any One Single Engined Aircraft: £1,000,000

Wherever a word or series of words appear in bold and are defined that definition applies throughout the Policy.

The terms of this Policy shall not be waived or changed, except by Endorsement issued to form part of this Policy.

Premium: £1,281.80

Insurance Premium Tax: £64.09

Initialed This Policy shall not be valid unless it has been initialled by an authorised employee of Chubb Insurance Company of Europe S.A.

*Effective Date of
this Endorsement:*

28th November 2005

Endorsement No. 1

Company:

Chubb Insurance Company of Europe S.A.

*To Be Attached To And
Form Part of Policy No.*

64788164

Issued To:

Rotary District 1220

It is hereby noted and agreed that with effect from 28th November 2005 the **Event Aggregate Limit** is amended to read:

The liability of the Company shall be limited to a maximum of £5,000,000 in respect of any one claim or series of claims arising out of a single **Event** or cause.

Furthermore it is hereby noted and agreed that with effect from 28th November 2005 this policy is extended to cover members of the Insured not in gainful employment for out of pocket expenses at a benefit of £100 each and every valid claim.

All other terms and conditions remain unchanged.

Section 2

PERSONAL ACCIDENT SPECIFICATION

Policy Number: 64788164

Category: A

Insured Persons: All Members of Rotary District 1220

Operative Time: Whilst attending Rotary Meetings and Functions/Events including commuting

Benefit per Insured Person:

Part A

- | | | |
|-----|--|---|
| 1. | Death:
(In respect of Children under the age of 16 years old the Death Benefit is restricted to £5,000) | £30,000 |
| 2. | Loss of one Limb or
Loss of one Eye: | £30,000 |
| 3. | Loss of two or more Limbs &/or Eyes: | £30,000 |
| 4. | Permanent Total Disablement: | £30,000 |
| 5. | Total Loss of Hearing (in both ears)
and/or Total Loss of Speech: | £30,000 |
| 6. | Total Loss of Hearing in one ear: | £7,500 |
| 7. | Permanent Partial Disablement as per attached Continental Scale: | Not Insured |
| 8. | Temporary Total Disablement:
Benefit Period: 104 weeks
Deferment Period: 0 days | £200 per week |
| 9. | Temporary Partial Disablement:
Benefit Period: N/A
Deferment Period: N/A | Not Insured |
| 10. | Medical Expenses: | Up to 20% of amounts paid under Benefits 1 to 7, or 30% of amounts paid under Benefits 8 and/or 9 whichever is the greater amount up to a maximum of £5,000 |

BUSINESS TRAVEL SPECIFICATION

Policy Number: 64788164

Category:

Insured Persons:

Operative Time:

Benefit per Insured Person:	Part A	up to a maximum of
	B. Overseas Medical Expenses and Emergency Repatriation Expenses: Travel Expenses: Excess:	Not Insured Not Insured
	C. Personal Property: Single Article Limit: Money: Cash Limit: Excess:	Not Insured Not Insured Not Insured Not Insured
	D. Cancellation, Curtailment and Rearrangement Expenses: Excess:	Not Insured
	E. Replacement Expenses: Excess:	Not Insured
	F. Hi-jack / Kidnap:	Not Insured per day
	G. Personal Liability any one Event:	Not Insured
	H. Legal Expenses:	Not Insured

Section 3

MEMORANDUM

Memorandum No 1

It is hereby noted and agreed that based on the underwriting information provided by the Insured prior to the Effective Date, no known or anticipated journeys have been declared by the Insured to any of the following specified countries;

Israel (West Bank, Gaza and the occupied territories only)

Afghanistan Chechnya

Iraq Somalia

Consequently, the cover provided by this policy does not include any journeys to these specified countries without prior notification to and acceptance by the Company.

The Company reserves the right to add countries to or remove countries from the specified list contained in this endorsement. Any alteration to this specified list will be advised by the Company in writing and will result in the Insured having to declare a Journey to a country not previously contained on the specified list.

Memorandum No 2

It is hereby noted and agreed that based on the underwriting information provided by the Insured prior to the Effective Date, no known or anticipated journeys have been declared by the Insured to any of the territories specified within Memorandum No. 1, consequently the **War Aggregate Limit** applicable to this policy is deleted.

The Company reserves the right to reintroduce a **War Aggregate Limit** where the Insured declares anticipated travel to any of the territories specified within Memorandum No. 1. The reintroduction of a limit will be advised by the Company in writing.

All other terms and conditions remain unchanged.

Section 4

PERSONAL ACCIDENT AND BUSINESS TRAVEL INSURANCE POLICY

PART A - PERSONAL ACCIDENT

In the event of an Insured Person sustaining **Bodily Injury** during the Operative Time in any Policy Period the Company will pay to the Insured compensation in accordance with the Scale of Benefits stated in the Personal Accident Specification. Provided always that in respect of any one Insured Person, compensation shall not be payable under more than one of the Benefits 1 to 7 in respect of any one **Event**.

Extensions to Part A

Coma Benefit

In the event of Bodily Injury being sustained by an Insured Person which results in the continuous unconscious state of the Insured Person, the Company agrees to pay the Insured on behalf of the Insured Person £140 for each full week of continuous unconsciousness, up to a maximum period of 104 weeks.

Dependants Benefit

In the event of a claim being paid for death, the Benefit is increased by 2% per dependant child up to the age of 18 years or up to the age of 23 years if in full time education up to a maximum of 10% of the Benefit.

Disappearance

If any Insured Person disappears and after a suitable period of time it is reasonable to believe that such Insured Person has died as a result of Bodily Injury, the death Benefit shall become payable subject to the Insured's signed undertaking that if the belief is subsequently found to be incorrect such death Benefit shall be refunded to the Company.

Exposure

Death and/or Injury to an Insured Person as a direct result of exposure to the elements shall be deemed to have been caused by Bodily Injury.

Hi Jack / Kidnap

If during the Policy Period an Insured Person is the victim of a Hi Jack / Kidnap the insurance provided hereby shall continue until such time as the Insured Person has returned to his place of residence or until a period of twelve months from the date of the Hi Jack Kidnap has expired whichever shall first occur.

Hospitalisation Expenses

The Company agrees to pay the Insured on behalf of the Insured Person £140 for each full week up to a maximum of 52 weeks, in the event of an Insured Person being admitted to a hospital as an in patient as a result of Bodily Injury.

Retraining Expenses

In the event of a claim being paid for Permanent Total Disablement the Company agrees to indemnify the Insured for reasonable expenses incurred in retraining the Insured Person for an alternative occupation up to a maximum of £5,000.

Exclusions to Part A

The Company shall not be liable in respect of Bodily Injury directly consequent upon:

- a) the Insured Person committing or attempting to commit suicide, or intentionally inflicting self injury;
- b) the Insured Person engaging in flying or other aerial activity except as a passenger;
- c) the Insured Person participating in any sport as a professional where earnings therefrom exceed 50% of Annual Salary;
- d) the Insured Person engaging in active service in any of the Armed Forces of any nation;
- e) **War** within the Country of Nationality and Country of Domicile of the Insured Person(s).

PART B - OVERSEAS MEDICAL EXPENSES, EMERGENCY PATRIATION EXPENSES AND TRAVEL EXPENSES

In the event of an Insured Person necessarily incurring **Overseas Medical Expenses**, associated **Travel Expenses** and/or **Emergency Repatriation Expenses** as a result of the Insured Person sustaining Bodily Injury or becoming ill during the Operative Time the Company will indemnify the Insured and/or Mondial Assistance on behalf of the Insured Person in respect of such expenses up to the maximum amount stated in the Business Travel Specification.

An Emergency Assistance Service is provided by Mondial Assistance contact telephone no. 0208 666 0644, fax no. 0208 686 1707 and telex no. 266705

At the first manifestation of a serious medical problem the Insured or Insured Person should contact Mondial Assistance who in conjunction with the attending local medical practitioner shall co ordinate the most suitable and practicable solution to the medical problem and/or repatriation arrangements.

Extension to Part B

Continuation of Medical Expenses

In the event of an Insured Person being repatriated under the **Emergency Repatriation Expenses** section of this policy the company agrees to pay the costs of hospital in patient medical charges incurred within the two months immediately following the date of repatriation to the Country of Nationality or Country of Domicile, up to a maximum £5,000.

Exclusions to Part B

The Company shall not be liable for:

- a) any **Emergency Repatriation Expenses** incurred without prior approval of Mondial Assistance;
- b) expenses incurred if an Insured Person is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice;
- c) any expenses which are recoverable from any other insurance policy in the Insured's or Insured Persons name or are recovered from any national insurance programme which is applicable to the Insured Person;
- d) expenses incurred as a result of.
 - i) the Insured Person committing or attempting to commit suicide, or intentionally inflicting self injury;
 - ii) the Insured Person engaging in flying or other aerial activity except as a passenger;
 - iii) the Insured Person participating in any sport as a professional where earnings therefrom exceed 50% of **Annual Salary**;
 - iv) the Insured Person engaging in active service in any of the Armed Forces of any nation;
 - v) the Insured Person being pregnant within two months of the expected date of birth or childbirth;
 - vi) **War** within the Country of Nationality and Country of Domicile of the Insured Person(s).
- e) any expenses incurred after twenty four months from the time of the incurring of the first expense;
- f) any amount specified in the Business Travel Specification as the Excess in respect of each and every claim for **Overseas Medical Expenses**;

PART C - PERSONAL PROPERTY AND MONEY

In the event of loss of or damage to **Personal Property** and/or loss of **Money** during the Operative Time, the Company will indemnify the Insured on behalf of the Insured Person in respect of the replacement value of said **Personal Property** or **Money**, except for **Personal Property** that can be economically repaired to the satisfaction of the Insured Person where the cost of repair will be paid, up to the maximum amount stated in the Business Travel Specification.

In respect of **Money**, cover is extended to 72 hours immediately preceding the commencement of the Operative Time and 72 hours subsequent to its completion.

Extensions to Part C

Delayed Personal Property

In the event of Delayed Personal Property the Company agrees to pay up to £750 for any reasonable expense incurred by the Insured Person in purchasing essential replacement clothing or toilet articles. Any such expense paid by the Company shall be deducted from the total amount paid should the Personal Property prove to be permanently lost.

Passport Indemnity

In the event of an Insured Person's passport being lost, stolen or destroyed during the Operative Time the Company will indemnify the Insured on behalf of the Insured Person in respect of additional travel and accommodation expenses necessarily incurred to enable the Insured Person to obtain a replacement passport, visa or temporary replacement thereof up to a limit of £750.

Exclusions to Part C

The Company shall not be liable for:

- a) more than the Single Article Limit in respect of any one article of Personal Property;
- b) more than the Cash Limit in respect of coins and banknotes;
- c) loss of or damage to vehicles, their accessories or spare parts, or loss of Money from any unattended vehicle unless the **Money** was locked in a glove compartment;
- d) loss of or damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration;
- e) devaluation of currency or shortages due to errors or omissions during monetary transactions;
- f) loss not reported to the police, transport carrier or other authority within forty eight hours of discovery or where no attempt has been made to recover the item/s.
- g) loss due to confiscation or detention by customs or any other authority;
- h) the amount of Excess detailed in the Business Travel Specification in respect of each and every claim, except for any claim for **Delayed Personal Property**, **Personal Property** and **Money** claims resulting from the same Event shall be subject to a single Excess;
- i) loss arising from fraudulent use of a Credit Card or Charge Card unless the Insured Person has complied with all the terms and conditions under which the card was issued;
- j) loss or damage to **Personal Property** which is insured under any other insurance policy.

PART D - CANCELLATION CURTAILMENT AND REARRANGEMENT EXPENSES

In the event of expenses being incurred resulting from the cancellation, curtailment or rearrangement of any part of the original plans for the Insured Person's Insured Journey, outside the control of the Insured or Insured Person, as the consequence of:

- a) the Insured Person sustaining Bodily Injury or becoming ill;
- b) the death, injury or illness of the Insured Person's close relative, friend or close business colleague;
- c) compulsory quarantine, jury service, subpoena or hijacking involving the Insured Person or Insured Person's close relative, friend or close business colleague;
- d) cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion;
- e) the Insured Person's presence being required by police following burglary at his/her normal residence or place of business in the Country of Nationality or Country of Domicile.
- f) the Insured Person's place of business and/or normal residence being uninhabitable due to: fire; storm; flood; subsidence; or malicious damage.

The Company will indemnify the Insured on behalf of the Insured Person in respect of:

- i) deposits, advance payments and other charges which have not been, and will not be used, but which become forfeit or payable under contract; and
- ii) additional travel and accommodation expenses necessarily incurred.

Provided that the liability of the Company in respect of such expenses and costs shall not exceed the Benefit stated in the Business Travel Specification.

Extension to Part D

Travel Delay

The Company shall indemnify the Insured in respect of additional travel and accommodation expenses necessarily incurred by an Insured Person as a result of the late arrival at intended destination by a minimum of 12 hours due directly to cancellation or delay of scheduled public transport as a consequence of strike, breakdown or weather conditions up to a maximum of £300.

Exclusions to Part D

The Company shall not be liable for:

- a) expenses if an Insured Person is travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment or medical advice;
- b) expenses consequent upon:
 - i) the Insured Person engaging in flying or other aerial activity except as a passenger;
 - ii) the Insured Person participating in any sport as a professional where earnings therefrom exceed 50% of Annual Salary;
 - iii) the Insured Person engaging in active service in any of the Armed Forces of any nation;
 - iv) the Insured Person being pregnant within two months of the expected date of birth or childbirth;
 - v) War within the Country of Nationality and Country of Domicile of the Insured Person(s).
- c) the amount of the Excess detailed in the Business Travel Specification in respect of each and every claim;
- d) loss which is insured under any other Insurance Policy

PART E - REPLACEMENT EXPENSES

In the event of the Insured or Insured Person necessarily incurring **Replacement Expenses** as the direct result of.

- a) the Insured Person sustaining **Bodily Injury** or becoming ill;
- b) the death, injury or illness of the Insured Person's close relative, friend or close business colleague;
- c) compulsory quarantine, jury service, subpoena or hijacking involving the Insured Person or Insured Person's close relative, friend or close business colleague;
- d) the Insured Person's presence being required by police following burglary at his/her normal residence or place of business.
- e) the Insured Person's place of business and/or normal residence being uninhabitable due to: fire; storm; flood; subsidence; or malicious damage.

The Company will indemnify the Insured in respect of such expenses up to the Benefit stated in the Business Travel Specification.

Exclusions to Part E

The Company shall not be liable for:

- a) expenses which the Insured has already budgeted to spend;
- b) expenses if an Insured Person is travelling or intending to travel against the advice of a medical practitioner; e) expenses directly or indirectly consequent upon:
 - i) the Insured Person engaging in flying or other aerial activity except as a passenger;
 - ii) the Insured Person participating in any sport as a professional where earnings therefrom exceed 50% of **Annual Salary**;
 - iii) the Insured Person engaging in active service in any of the Armed Forces of any nation;
 - iv) the Insured Person being pregnant within two months of the expected date of birth or childbirth;
 - v) **War** within the Country of Nationality and Country of Domicile of the Insured Person(s).

PART F HIJACK/KIDNAP

The Company agrees to pay the Insured the amount of Benefit stated in the Business Travel Specification for each complete 24 hour period that an Insured Person is forcibly or illegally detained as the result of a **Hi-Jack/Kidnap** up to a maximum period of 50 days.

Exclusions to Part F

The Company shall not be liable for expenses directly or indirectly consequent upon:

War within the Country of Nationality and Country of Domicile of the Insured Person(s).

PART G - PERSONAL LIABILITY

The Company agrees to indemnify the Insured on behalf of the Insured Person if during an Insured Journey an Insured Person becomes legally liable to pay any sum as damages as a result of.

- a) Bodily Injury or illness of any person;
- b) accidental loss or damage to the property of any person.

Provided that the liability of the Company in respect of such damages shall not exceed the maximum amount stated in the Business Travel Specification.

The Company will in addition pay claimants costs and expenses for which the Insured Person or Insured Person's personal representatives are legally liable in connection with the Event giving rise to the claim, and all other costs and expenses incurred with the Company's written consent.

Exclusions to Part G

The Company shall not be liable to indemnify the Insured Person when legal liability arises out of.

- a) injury or illness to any member of the Insured Person's immediate family;
- b) loss of or damage to property and/or **Money**, owned by, held in trust by or in the custody or control of the Insured Person;
- c) injury or illness of any person or loss or damage arising from:
 - i) ownership, possession or use by or on behalf of the Insured Person of any vehicle, aircraft or watercraft (other than those that are hand propelled or sailing craft in territorial waters);
 - ii) any criminal or willful act of the Insured Person;
 - iii) the carrying out by the Insured Person of any trade, business or profession;
 - iv) the Insured Person participating in any sport as a professional where earnings therefrom exceed 50% of **Annual Salary**;
 - v) **War** within the Country of Nationality and Country of Domicile of the Insured Person(s).
 - vi) Ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - vii) possession or occupation of land or buildings by the Insured Person other than loss or damage to premises and/or fixtures and fittings leased or rented to the Insured Person where liability has not been accepted by agreement;
 - viii) any liability assumed by the Insured or the Insured Person under agreement which would not have attached in the absence of such agreement;
- d) any fines or penalties;
- e) any damages which are recoverable from any other insurance policy in the name of the Insured &/or Insured Person.
- f) any venereal disease, sexually transmitted diseases, Acquired Immune Deficiency syndrome or any AIDS related condition.

PART H - LEGAL EXPENSES

The Company will indemnify the Insured on behalf of the Insured Person in respect of **Legal Expenses** incurred by or on behalf of an Insured Person up to the limit stated in the Business Travel Specification in pursuit of a claim for damages and/or compensation against a third party who has caused **Bodily Injury** to the Insured Person, or death or illness of the Insured Person by an incident occurring during the Operative Time stated in the Business Travel Specification.

The consent of the Company to pay **Legal Expenses** must be obtained in writing prior to any such **Legal Expenses** being incurred. This consent will be given if the Insured Person or his representative can satisfy the Company that:

- a) there are reasonable grounds for pursuing or defending the legal proceedings; and
- b) it is reasonable for **Legal Expenses** to be provided in a particular case.

Exclusions to Part H

The Company shall not be liable for:

- a) any Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against the Insured Person;
- b) any fines or penalties;
- c) any Legal Expenses incurred in connection with any criminal or willful act;
- d) any Legal Expenses incurred in the pursuance of any claim against a Travel Agent Tour Operator, Insurer or their agents which are eligible for consideration under an Arbitration Scheme or Complaints Procedure.
- e) any claim or circumstance notified more than 24 months after the incident from which the cause of action arose.

DEFINITIONS

Annual Salary

The total annual basic salary including overtime but excluding bonus or commission payments payable by the Insured 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**.

Benefit Period

The total period (but not necessarily consecutive period) for which Benefits for Temporary Total Disablement and/or Temporary Partial Disablement are payable in respect of any one accident to any Insured Person.

Bodily Injury

Injury which is caused by an accident and which solely and independently of any other cause results within twenty four months from the date of such injury in the Insured Person's death, dismemberment or disablement. Bodily Injury does not include sickness, disease, any naturally occurring condition, any gradually operating cause or post traumatic stress disorder, other than as a direct result of accidental Bodily Injury caused by an Event.

Deferment Period

A period at the beginning of a period of Temporary Disablement during which compensation provided by Benefits for Temporary Total Disablement and/or Temporary Partial Disablement shall not be payable.

Delayed Personal Property

Personal Property which is delayed during an Insured Journey and is outside the Insured Person's control for at least six hours.

Emergency Repatriation Expenses

Re additional cost of transportation and/or rescue 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 Nationality or Country of Domicile where recommended by Mondial Assistance in conjunction with the local attending medical practitioner.

Event

One occurrence or all occurrences of a series consequent on or attributable to one source or original cause.

Event Aggregate Limit

It is hereby noted and agreed that the liability of the Company shall be limited to the maximum stated within the Insuring Agreement in respect of any Bodily Injury loss or expense arising from any one claim or series of claims arising out of a single event or cause. In the event that the sum of all claims exceeds this maximum each claim shall be proportionately reduced until the total value of all claims do not exceed the maximum liability of the Company.

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.

Kidnap

The wrongful abduction and holding under duress, or by fraudulent means, of any Insured Person by any person(s) or group making a ransom demand or series of ransom demands for the release of such Insured Person.

Legal Expenses

Legal Expenses shall mean:

- a) any fees, expenses and other disbursements reasonably incurred by a solicitor, firm of solicitors or any other appropriately 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 Company 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;
- c) any fees, expenses and other disbursements reasonably incurred by a solicitor, firm of solicitors or any other appropriately qualified person, firm or company appointed to act on behalf of the Insured Person in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator.

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 company 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 company is satisfied that the condition is permanent and without expectation of recovery.

Loss of Limb(s)

Loss of Limb(s) shall mean:

- 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 four fingers through or above the meta carpo phalangeal joints or permanent total loss of use of an entire arm or hand.

Maximum Benefit Any One Multi-Engined Aircraft or Any One Single-Engined Aircraft

It is hereby agreed that the Company shall not be liable under this policy for more than the Maximum Benefit Any One Multi-Engined Aircraft or Maximum Benefit Any One Single-Engined Aircraft stated in the Insuring Agreement in respect of all Insured Persons travelling in the same aircraft. If the total claim for all such Insured Persons exceed the Maximum Benefit Any One Multi-Engined Aircraft or Maximum Benefit Any One Single-Engined Aircraft stated in the Insuring Agreement the amount for each Insured Person shall be proportionately reduced.

Medical Expenses

In the event of an Insured Person being paid a valid claim for Death, Loss of Limb(s), Loss of Eye(s), Total Loss of Hearing, Total loss of Speech, Permanent Total Disablement, Temporary Total Disablement or Temporary Partial Disablement the Company will reimburse reasonable expenses incurred for medical, hospital, surgical or other diagnostic or remedial treatment or appliances given or prescribed by a qualified medical practitioner. These expenses will not be payable where costs are recoverable under Part B - Overseas Medical Expenses, Emergency Repatriation Expenses and Travel Expenses.

Money

Current 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 the Insured Journey by the Insured Person.

Overseas Medical Expenses

All reasonable costs necessarily incurred outside the Country of Nationality and Country of Domicile for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner. Dental or optical expenses are excluded unless incurred as the result of emergency.

Permanent Total Disablement

- a) Where the Insured Person is gainfully employed by the Insured, 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 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 Insured, 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 entirely prevent the Insured Person from engaging in any and every occupation for the remainder of his/her life.

Personal Property

Personal goods belonging to the Insured Person, or for which he/she is responsible which are taken by him/her on the insured journey, sent in advance, or acquired by him/her during the Insured Journey, excluding Money.

Replacement Expenses

All reasonable and necessarily incurred expenses in sending a substitute person to complete the original Insured Person's insured journey. Expenses shall be limited to air flight and other essential expenses incurred in transportation of the substitute person.

Temporary Partial Disablement

Temporary disablement which prevents the Insured Person from engaging in the major part of his/her usual occupation

Temporary Total Disablement

Temporary disablement which entirely prevents the Insured Person from engaging in or giving attention to his/her usual occupation.

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 and accommodation expenses of any relative or friend of the Insured Person who on medical advice is required to travel or remain with the Insured Person, up to a maximum of two persons;
- b) funeral expenses incurred in the burial of the Insured Person outside the Country of Nationality and Country of Domicile;
- c) costs incurred in transporting the Insured Person's body or ashes, and **Personal Property** back to the Country of Nationality and Country of Domicile;
- d) travel and accommodation expenses incurred by the Insured Person in returning to attend the funeral of a close relative in the Country of Nationality and Country of Domicile.

War

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

War Aggregate Limit

It is hereby noted and agreed that the liability of the Company shall be limited to the maximum stated within the Insuring Agreement in respect of any **Bodily Injury** loss or expense arising from **War**. This maximum liability applies to one claim or series of claims arising out of a single **Event** or cause. In the event that the sum of all claims exceeds this maximum, each claim shall be proportionately reduced until the total value of all claims do not exceed the maximum liability of the Company.

GENERAL INSURANCE CONDITIONS

1. ADJUSTMENT INFORMATION

If the premium is calculated on a declaration basis the Insured shall within 30 days of the expiry of the Policy Period provide the adjustment information required by the Company.

2. CANCELLATION

The policy may be cancelled by the Insured mailing to the Company allowing 30 days written notice stating when thereafter such cancellation shall be effective. The policy may be cancelled by the Company by mailing to the Insured at the address shown in this policy as a last known address written notice stating when not less than thirty (30) days thereafter such cancellation shall be effective, except that five (5) days written notice will be given by the Company when cancellation is for non-payment of premium. The mailing of such notice shall be sufficient proof of notice and the effective date of cancellation stated in the notice shall become the end of the policy period. Hand delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing.

In the event the policy is cancelled by the Insured, the Company shall retain the short rate earned premium hereunder for the period that this policy has been in force or the policy minimum whichever is greater. If the policy is cancelled by the Company, it shall retain the pro-rata earned premium hereunder for the period during which this policy has been in force or the pro-rata minimum premium, whichever is greater. Premium adjustment shall be made as soon as practicable after cancellation, but the failure of the Company to tender premium refunds at the time notice of cancellation is given shall not affect the validity of such notice.

The Company may cancel any Insurances under the policy in respect of War (whether declared or not) and civil war risks by sending seven days written notice to the Insured at the Insured's last known address.

3. DUE DILIGENCE

The Insured shall exercise, and prove that all Insured Persons exercise, all due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any loss or any circumstance likely to give rise to a claim insured under this policy.

4. DUE OBSERVANCE

'Re due observance of the specifications, endorsements, amendments and terms of this policy by the Insured in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers and information supplied on or in connection with the proposal shall be a condition precedent to any liability of the Company to make any payment under this policy.

5. INTEREST

No sum payable under this policy shall carry interest.

6. JURISDICTION AND GOVERNING LAW

This Policy shall be governed by, and construed in accordance with, English law. Each of the parties submits to the exclusive jurisdiction of the courts of England and Wales.

7. MATERIAL ALTERATION

The Insured shall advise the Company as soon as reasonably practicable in writing of any alteration which materially affects the risk insured.

8. MISREPRESENTATION AND FRAUD

Coverage shall be void if the Insured knowingly concealed or misinterpreted any material fact or circumstance concerning this insurance or the subject thereof, or in the case of any fraud or false swearing by the Insured touching any matter relating to this insurance or the subject thereof, whether before or after a loss. Further, if the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this policy shall become void as respects the specific claim and the Company shall have the right to terminate this policy and all future claims hereunder by the Insured shall be forfeited.

9. MAXIMUM JOURNEY DURATION

No single Insured Journey shall exceed 6 months in duration unless prior agreement has been obtained from the Company.

10. SPECIAL CLAIMS CONDITIONS

It is a condition precedent to the liability of the Company that in the event of any circumstances which could give rise to a claim under this policy, the Insured shall, and where appropriate ensure that the Insured Person shall:

- a)
 - i) give notice to the Company by the most expeditious means;
 - ii) confirm the facts in writing as soon as possible, with as much information as available;
 - iii) make no admission of liability without the prior written consent of the Company;
 - iv) provide the Company or their appointed representatives with:
 - a) all necessary assistance in a timely manner
 - b) all information reasonably required
 - c) all documentation and records necessary to establish and assess indemnity hereunder
 - d) copies or extracts as may be reasonably required
 - v) prove the loss to the reasonable satisfaction of the Company;
 - vi) forward immediately to the Company or their representatives any letter, writ or other document received in connection with any claim made under this policy;
 - vii) assist and concur with all reasonable arrangements for medical and other advisers of the Company to examine any Insured Person in respect of which a claim has arisen.

- b) As often as may be reasonably required provide a statutory declaration sworn before a solicitor, justice of the peace or notary public named by the Company, on all matters connected with a claim, at such reasonable time and place as may be designated by the Company.

No act of the Company or their representatives in connection with any investigation hereunder, shall be deemed a waiver of any defence which the Company might otherwise have. All acts shall be deemed to have been made without prejudice to the Company's liability.

The Company reserves the right to:-

- a) take such steps as they deem necessary to prevent, mitigate or minimise a loss;
- b) take over and conduct the defence or settlement of claims made against an Insured Person that are covered by this policy;
- c) pursue all rights or remedies available to the Insured whether or not payment has been made hereunder;
- d) require independent medical examination of any Insured Person(s) who gives rise to a claim hereunder.

11. UPPER AGE LIMIT

In respect of an Insured Person cover shall cease on the expiry date of the policy following the Insured Person's 75th Birthday

12. THIRD PARTY RIGHTS

A person who is not a party to this Agreement has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement.

ASSISTANCE IN A MEDICAL EMERGENCY ABROAD

Each of your employees that are insured for Overseas Medical Expenses under this policy should be issued with a card and Chubb Assistance sheet

In the event that you suffer illness or injury while travelling, you can call on Mondial Assistance who will provide you with immediate help and advice.

Who are they?

The Mondial Assistance Group is a leader in the assistance field with 12 million European subscribers. It has offices in all the major countries of Europe supported by an extensive network of reliable and reputable agents. There are 21 branches and 260 agents worldwide handling over 500,000 assistances per year.

What will they provide?

- First class medical advice concerning any treatment you require 24 hours a day.
- Guarantees for payment of hospital or doctors' fees.
- Repatriation arrangements by air ambulance or scheduled air service and necessary escort by a medical attendant.
- On arrival in the Country of Nationality or Country of Domicile, an ambulance service to hospital or home.
- Mondial will also keep your family and business colleagues fully informed of the situation and can arrange for dependants to travel overseas to be with you.

What do I do in an Emergency?

**At the first sign of a serious problem contact Mondial Assistance on
International Dialling Code followed by:
Tel. 44 208 666 0644, Fax. 44 208 686 1707**

Their resources and expertise will ensure your needs are effectively and efficiently taken care of. An experienced, multi-lingual co-ordinator will arrange the speediest and most effective solution to the medical problem.