

SECTION 4 PERSONAL ACCIDENT

THE INSURANCE

If an **INSURED PERSON** suffers accidental bodily injury (including exposure to the elements) arising out of his or her activities on behalf of the **INSURED** during the Period of Insurance which independently of any other cause within twenty four months results in death or disablement the **COMPANY** will pay to the **INSURED PERSON** the appropriate Benefits shown below

Benefits

Item	Unit of Benefit
1 Death	£12,000
2 Amputation or paralysis at or above the wrist or ankle of one or more hands or feet	£12,000
3 Total and irrecoverable loss of all sight in one or both eyes	£12,000
4 Permanent total disablement caused other than by loss of limb or sight which has lasted for at least twenty four months and will in all probability entirely prevent the INSURED PERSON from engaging in their usual occupation	£12,000
5 Temporary total disablement preventing the INSURED PERSON from engaging in their usual occupation for a maximum of 104 weeks at a rate per week of £120 (payable monthly)	

The **COMPANY** will also pay for medical expenses necessarily incurred and arising from treatment following accidental bodily injury to an **INSURED PERSON** arising out of his or her activities on behalf of the **INSURED** during the Period of Insurance up to £250 in respect of any one accident.

SECTION EXCLUSIONS

These apply in addition to the General Exclusions

Benefit is not payable by the **COMPANY**

- (a) where the **INSURED PERSON** is over 80 years of age at the time of injury
- (b) as a result of an **INSURED PERSON** engaging in
 - (i) aviation other than as a passenger in a fully licensed passenger carrying aircraft
 - (ii) hang gliding
 - (iii) committing or attempting to commit suicide or intentionally inflicting self-injury
 - (iv) sub aqua diving
- (c) in respect of injury arising from any physical or mental defect infirmity recurring disease or chronic or continuing disease existing at the time of the injury
- (d) for more than one of Items 1-4 of the Benefits in respect of the same injury
- (e) in respect of Item 5 of the Benefits for any disablement for which benefit is payable under Benefits 1-3 except in respect of the period prior to benefit becoming payable under Benefits 1-3
- (f) in respect of any injury arising from an **INSURED PERSON** taking a drug which is lawfully available only on prescription by a qualified doctor or dentist unless such drug was prescribed for such **INSURED PERSON**
- (g) in respect of injury to any professional actor musician singer director musical director choreographer or other professional engaged by the **INSURED**

For the purposes of this Exclusion a professional is an individual whose primary or preferred source of income is drawn from employment in the arts and entertainment industry

Membership of Equity the Directors Guild of Great Britain or other trade union or professional association is evidence of professional status
- (i) in respect of injury whilst an **INSURED PERSON** is under the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction) or driving any kind of vehicle while the alcohol level in the blood is higher than the legal limit of the country where the accident occurs
- (j) in respect of injury to an **INSURED PERSON** arising from Post Traumatic Stress Disorder or related syndromes or any psychological or psychiatric condition