

We have arranged cover for the Intensive Care Society in England. This policy is with Aviva and Aviva has agreed to quote the same premium rates and issue a policy on the same basis for the Scottish Intensive Care Society.

1. Cover is on the basis of Aviva's People & Places Group Personal Accident policy wording. A cover summary is below. A full copy of the policy wording is available on request.
2. The policy premium is calculated on the total society membership.
3. Cover is for Death and Capital Benefits (Loss of limbs/eyes etc) only for £1,000,000 including Continental Scale for lesser injuries e.g. fingers/toes).
4. Operative Time is whilst the insured persons are travelling to and from a call out by any means and whilst attending the scene.
5. A call out is defined as:-  
"A call out commences when the Insured Person travels from any location worldwide to accompany a patient or to attend a patient and ceases when the Insured Person returns to the place where the call out commenced or their normal place of work."
6. Excludes Temporary Total Disablement (weekly benefit).
7. £5,000,000 accumulation limit any one event.
8. Includes Terrorism.
9. Includes Nuclear, Chemical, Biological and Radiological events.
10. Excludes War.
11. Cover extends to include Insured Persons whilst engaged in or taking part in naval, military or airforce service or operation for the purposes of the business subject to war zones exclusion.
12. Maximum benefit payable to any one person £1,000,000 (if a member is also a member of the society in England they cannot claim under both policies).

Quotation is subject to:-

- 1) Confirmation no unreported losses prior to inception of the policy regardless as to whether or not insurance in place at the time.
- 2) The total number of members to be declared prior to inception and each renewal.

## Group Personal Accident

### Covers, Features and Benefits

#### Accidental bodily injury which causes

- Death
- Loss of sight and/or limbs
- Permanent Total Disablement
- Temporary Total Disablement

#### Additional benefits include

- Coma benefit
- Funeral expenses
- Medical expenses
- Rehabilitation expenses

#### Geographical limits

- Worldwide

#### Operative time

- The operative time depends on cover selected and is shown in your policy schedule

#### Exceptions and limitations

#### Please refer to the Group Personal Accident section of the policy booklet

- Accidental bodily injury excludes any sickness, disease, naturally occurring condition or degenerative process.
- Suicide or self injury
- Insured Person's own criminal act
- Accidental bodily injury occurring after the Insured Person's 80<sup>th</sup> birthday
- For non employees of the Insured, permanent Total Disablement is payable if the Insured Person is permanently unable to engage in or pay attention to occupations of every and any kind