

GROUP PERSONAL ACCIDENT

INSURED: Scottish Intensive Care Society
INSURER: Aviva Insurance Ltd
POLICY NO: 24910636 ECA
PERIOD: 1st January 2014 to 31st December 2014

INSURED PERSONS: Members in practice of the Scottish Intensive Care Society

Note: Excludes Members of the Intensive Care Society or the Association of Anaesthetists of Great Britain and Northern Ireland who will be included under an equivalent policy.

OPERATIVE TIME OF COVER: Whilst members are travelling to and from a "Call Out" by any means and whilst attending at the scene

DEFINITION OF A CALL OUT: A Call Out commences when a member travels from any location worldwide to accompany a patient or to attend to a patient and then ceases when the member returns to the place he/she was when the call out commenced or to their normal place of work

BENEFITS: Accidental Bodily Injury resulting in:

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|----|--|-------------|
| 1. | Death | £1,000,000 |
| 2. | Capital Benefits: | |
| | a) Loss of Hearing | £1,000,000 |
| | b) Loss of Limb | £1,000,000 |
| | c) Loss of Sight | £1,000,000 |
| | d) Loss of Speech | £1,000,000 |
| | e) Permanent Total Disablement | £1,000,000 |
| 3. | Permanent Partial Disablement
- as Extended Scale below | |
| 4. | Temporary Total Disablement | Not Insured |
| 5. | Temporary Partial Disablement | Not Insured |

BENEFITS (CONTD):

Maximum Benefit any one Insured Person Benefits 1,4,5,6 and 7	£1,000,000
Maximum Accumulation Limits:	
Any one Conveyance	£5,000,000
Any one Accident	£5,000,000

EXTENDED SCALE:

The percentage of the Sum Insured under 2e) in respect of Permanent Total or Permanent Partial Disablement shall be as follows:

Permanent Total Disablement

Total Incurable Insanity	100%
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Permanent Partial Disablement

Loss of osseous substance of the skull in all its thickness:	
Surface of at least 6 sq cm	40%
Surface of 3 to 6 sq cm	20%
Surface of less than 3 sq cm	10%
Loss of hearing in one ear	50%

Upper Limbs

	Right	Left
Permanent total loss of use of shoulder or elbow	25%	20%
Permanent total loss of use of wrist	20%	15%
Loss by amputation of one thumb	25%	20%
Loss by amputation of one forefinger	20%	15%
Loss by amputation of any other finger	10%	6%

Lower Limbs

Permanent total loss of use of hip or knee or ankle	20%	20%
Loss by amputation of one big toe	10%	10%
Loss by amputation of any other toe	5%	5%
Shortening of the lower limb by at least 5cm	30%	30%

Permanent disabilities not mentioned above shall be compensated in accordance with their seriousness as compared with that of those mentioned, the occupation of the Insured Person not being taken into consideration

The total compensation payable in respect of several disablements due to the same accident shall be arrived at by adding together the various sums, but shall not exceed the total benefit payable for Permanent Total Disablement

**EXTENDED SCALE
(CONTD):**

If the Insured Person is left handed the percentages set out above for the various disabilities of the right upper limb and left upper limb shall be transposed.

**PRINCIPAL
EXCLUSIONS:**

- a) Accidental Bodily Injury sustained by any person aged over 80 years. For Insured Persons over 75 there will be no benefit payable in respect of Permanent Total Disablement.
- b) The Insured Person suffering from any disability due to a gradually operating cause
- c) The Insured Person engaging in or taking part in naval military or air force service or operations other than for the purposes of their business or whilst hunting on horseback or whilst riding or driving in any kind of race or flying other than as a passenger by recognized airlines or any fully licenced fixed wing or rotary propelled aircraft.
- d) Suicide attempted suicide or intentional self injury by the Insured Person or from deliberate exposure to danger (except in an attempt to save human life) or from the Insured person's own criminal act or Accidental Bodily Injury sustained whilst the Insured Person is in a state of insanity or whilst the Insured Person is under the influence of or directly or indirectly affected by alcohol or drugs or any condition thereby aggravated other than drugs taken under the direction of a registered medical practitioner (other than for the treatment of drug addiction).

WAR & TERRORISM:

This policy excludes war risks in the Insured Person's Country of Residence or Secondment. However full terrorism cover is provided including terrorism which directly or indirectly utilizes nuclear &/or chemical &/or biological &/or radiological means

NOTE:

The policy extends to cover Insured Persons whilst engaging in or taking part in naval military or air force services and includes the use of military vehicles and work with the Territorial Army. However, the policy War exclusion still applies and any requests for cover within War Zones must be agreed with insurers prior to acceptance and will be the subject of an additional premium.

This policy extends to cover flying as a passenger by recognised airlines or on any fully licenced fixed wing or rotary propelled aircraft

This policy includes members whilst working abroad and members based overseas.