

Personal Accident & Travel

INSURED: Scottish Intensive Care Society
RISK REFERENCE: SI584004
INSURER: Novae via Towergate
POLICY NO: TBA
PERIOD: 1st April 2015 to 31st March 2016

INSURED PERSONS: Members in practice of Scottish Intensive Care Society

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 or their place of work, whichever the later, 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 whichever the earlier.
Cover extends to include 'Secondary Retrieval' training courses

BENEFITS: Accidental Bodily Injury resulting in:

Death	£1,000,000
Permanent Total Disablement	£1,000,000
Permanent Partial Disablement:	
Loss of Sight	£1,000,000
Loss of Limb	£1,000,000
Loss of Internal Organ	£250,000
Loss of Hearing in Both Ears	£1,000,000
Loss of Hearing in One Ear	£250,000
Loss of Speech	£1,000,000
Temporary Total Disablement	Not Insured
Temporary Partial Disablement	Not Insured
Maximum Benefit any one Insured Person	£1,000,000
Maximum Accumulation Limits:	
Any one Accident	£5,000,000
Multi-engine Aircraft	£5,000,000
Single-engine Aircraft	£5,000,000

RISK REFERENCE:

SI584004

**PERMANENT PARTIAL
DISABLEMENT
EXTENDED SCALE:**

In the event of an Insured person suffering permanent disablement as a direct result of bodily injury, Insurers will pay a percentage of the benefit provided for Permanent Total Disablement depending on the degree of Permanent Disablement. Benefits for specific disabilities are:

Permanent severance or permanent and total loss of use of:-

A Thumb	30%
A Forefinger	20%
Any Finger other than forefinger	10%
A Big Toe	15%
Any Toe other than a Big Toe	5%
A Shoulder or Elbow	25%
A Wrist, Hip, Knee or Ankle	20%
The Lower Jaw by Surgical	30%
Shortening of the Lower Limb by 5cm	30%
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%

Any permanent disability which is not covered by any of the benefits above up to a maximum 100% of the Permanent Total Disablement benefit. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types or permanent disablement stated above.

When more than one form of Permanent Partial Disablement results from bodily injury the percentages will be added together but Insurers will not pay more than 100% of the Permanent Total Disablement benefit in total.

RISK REFERENCE:**SI584004****PRINCIPAL EXCLUSIONS:**

1. War in the Insured Person's country of residence or secondment
2. Accidental Bodily Injury sustained by any person aged over 85 years of age. Maximum benefit of £50,000 if over the age of 80 years.
3. Accidental Bodily Injury directly or indirectly caused by the Insured Person suffering from
 - Any gradually operating cause
 - Any naturally occurring condition or degenerative process
 - Sickness or disease (unless resulting directly from Accidental Bodily Injury)
4. The Insured Person engaging in any kind of flying as a pilot.
5. The Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
6. The Insured Person committing or attempting to commit suicide or intentionally inflicting self injury (but cover still provided for replacement recruitment expenses and repatriation of human remains)
7. The Insured Person's own criminal act
8. Any claim incurred in or in respect of travel to the following countries unless referred to any agreed by Insurers in writing:
Afghanistan, Iran, Iraq, Mali, North Korea, Somalia, Syria and Yemen.

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.

LETTER OF INTENT:

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.

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

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

RISK REFERENCE: S1584004

PREMIUM BASIS: The premium is provisional and shall be adjusted at the end of each period of insurance based on the average membership during the preceding period.

NOTE: If someone is a member of more than one of these societies, then the benefit is only payable once.

CURRENT MEMBERSHIP: Scottish Intensive Care Society 300