

Insured Person		Operative Time
Category	Description	Personal Accident Insurance
A	Any Insured Person enrolled on the Foundation Plan resident in the United Kingdom	24 Hour subject to cover effective date and cover termination date
B	Any Insured Person enrolled on the Bronze Plan resident in the United Kingdom	24 Hour subject to cover effective date and cover termination date
C	Any Insured Person enrolled on the Silver Plan resident in the United Kingdom	24 Hour subject to cover effective date and cover termination date
D	Any Insured Person enrolled on the Gold Plan resident in the United Kingdom	24 Hour subject to cover effective date and cover termination date
E	Any Insured Person enrolled on the Executive Plan resident in the United Kingdom	24 Hour subject to cover effective date and cover termination date

Personal Accident Table of Benefits

	Foundation Plus	Bronze Plus	Silver Plus	Gold Plus	Executive Plus
1 Death (as a result of an accident)	£5,000	£10,000	£15,000	£20,000	£25,000
2 Disablement (permanent total disablement)	£5,000	£10,000	£15,000	£20,000	£25,000
3 Loss of eye(s)	£5,000	£10,000	£15,000	£20,000	£25,000
4 Permanent and total loss of speech	£5,000	£10,000	£15,000	£20,000	£25,000
5 Permanent and total loss of hearing					
in both ears	£5,000	£10,000	£15,000	£20,000	£25,000
in one ear	£750	£1,500	£2,250	£3,000	£3,750
6 Loss by permanent physical severance or permanent total loss of use of:					
Loss of limb	£5,000	£10,000	£15,000	£20,000	£25,000
One big toe	£250	£500	£750	£1,000	£1,250
Any other toe	£100	£200	£300	£400	£500
One thumb	£1,000	£2,000	£3,000	£4,000	£5,000
One forefinger	£250	£500	£750	£1,000	£1,250
Any other finger	£250	£500	£750	£1,000	£1,250
Permanent total loss of use of:					
Shoulder or elbow	£1,250	£2,500	£3,750	£5,000	£6,250
Wrist, hip, knee or ankle	£1,100	£2,200	£3,300	£4,400	£5,500
Removal by surgical operation of:					
Lower jaw	£1,500	£3,000	£4,500	£6,000	£7,500
Established non-union of fractured leg or knee cap	£500	£1,000	£1,500	£2,000	£2,500
Shortening of leg (by at least five (5) centimetres)	£375	£750	£1,125	£1,500	£1,875
7 Break of major bones	£75	£150	£225	£300	£375
(Arm bones – radius, ulna &/or humerus)					
(Leg bones – femur, tibia &/or fibula)					
Total Sum Insured	£5,000	£10,000	£15,000	£20,000	£25,000

GENERAL DEFINITIONS

Accident

A sudden unexpected unforeseen and identifiable incident.

1. Death

As a result of an accident – The maximum amount payable as shown in the table above.

2. Disablement

Permanent total disablement – The loss of two or more Limbs or Loss of both Eyes or one of each.
The maximum amount payable as shown in the table above.

The Company will not pay for Permanent Total Disablement after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years.

If the Insured Person is in gainful employment Benefit 2 shall be defined as Permanent Total Disablement from the Insured Person's usual occupation in the Business.

If the Insured Person is not in gainful employment Benefit 2 shall be defined as Permanent Total Disablement from any gainful employment for which the Insured Person is fitted by way of training education or experience.

3. Loss of Eye(s)

The maximum amount payable as shown in the table above.

4. Permanent and total loss of speech

The maximum amount payable as shown in the table above.

5. Permanent and total loss of hearing

- i. in both ears – The maximum amount payable as shown in the table above.
- ii. in one ear – 15% of the maximum amount payable as shown in the table above.

6. Loss by permanent physical severance or permanent and total loss of use of:

a) one limb	100%
b) one big toe	5%
c) any other toe	2%
d) one thumb	20%
e) one forefinger	5%
f) any other finger	5%

Permanent total loss of use of:

g) shoulder or elbow	25%
h) wrist, hip, knee or ankle	22%

Removal by surgical operation of:

i) lower jaw	30%
j) established non-union of fractured leg or knee cap	10%
k) shortening of leg by at least 5 centimetres	7.5%

NB The amount payable for Benefit 6 shall be a percentage of the maximum amount shown in the Schedule above. The above scale states the percentages applicable to the forms of disablement specified. For forms of permanent disablement not specified, the degree of disability will be assessed by comparison with the percentages shown in the scale without considering the Insured Person's occupation. The appropriate

percentage shall be applied to the amount for Benefit 6 shown in the Schedule or to the Limit per Person under benefit 6, whichever is the lesser.

7. Break in the continuity of major arm bone(s) (Radius, Ulna &/or Humerus)

Break in the continuity of major leg bone(s) (Femur, Tibia &/or Fibula)

The maximum amount payable as shown in the table above.

Age restriction - For Plutus Health members aged 80 years or more, Personal Accident Benefit for death, loss of eye(s) and loss of limb(s) only. No benefits are available for any other injuries suffered as a result of a personal accident.

Child

Any child of an Insured Person who is an unmarried dependent and under 18 years of age:

- A. The Amount for Benefit 1 to 7 shall be reduced by 50%
- B. Benefit 2 shall be defined as Permanent Total Disablement from gainful employment of any and every kind.

Continental Scale

A term used in a Personal Accident Policy. It is an extension of the “Loss of Limbs or Eyes” benefit and adds cover for the loss of, for example, a hand, an ear, or a toe with a reduced sum payable.

Example. Claim for the loss of a big toe under the Foundation policy – settlement of £250 (5% of £5,000).

Incident

All individual losses arising out of and directly occasioned by one sudden unexpected specific event occurring at an identifiable time and place.

Insured Person

Any person who has been accepted by the company for a Plutus Health scheme including his/her Partner and/or Child if the Partner and/or Child scheme option has been opted for.

Loss of Eye

Permanent and total loss of sight which will be considered as having occurred

- A. in both eyes if the Insured Person’s name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- B. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning seeing at 3 feet what the Insured Person should see at 60 feet).

Loss of Limb

- A. in the case of a leg loss by permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg.
- B. In the case of an arm loss by permanent physical severance of the four fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete arm or hand.

Medical Expenses

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all hospital nursing home and ambulance charges.

Medical Practitioner

Any legally qualified Medical Practitioner other than

- A. an Insured Person
- B. a member of the immediate family of an Insured Person.

Partner

The legally married spouse or civil or cohabiting partner of an Insured Person whom the company consents to be covered by this Policy and whose enrolment details are held by the Insurer.

Terrorism

Any act including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

United Kingdom

England, Scotland, Wales and Northern Ireland.

War

War invasion act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

GENERAL CONDITIONS**Cover Termination**

An Insured Person's cover under this Policy shall terminate on the date he/she ceases to be a current member or eligible dependent of a current member of a Plutus Health scheme.

The insurance shall terminate on any day described above at 00.01 hours Greenwich Mean Time or British Summer Times.

Law and Jurisdiction

The law which applies to this contract is the law of the United Kingdom (England, Scotland, Wales and Northern Ireland).

Premium Due Dates

From the Insured Person

Premium for the cover is automatically included within the premium payable by the Insured Person for a Plutus Health scheme.

Plutus Health – Benefits, Terms & General Conditions

This personal accident policy document should be read in conjunction with the relevant section of the company terms and conditions booklets and product brochures – copies of which are available on our website or from our office, the address of which is below.

GENERAL CLAIMS SETTLEMENT CONDITIONS

Claims Notification

The Company will have no liability in respect of any matter which the Insured does not notify to the Company in accordance with the requirements of this condition.

As a condition precedent to the Insured's right to be indemnified under this Policy the Insured must provide notification to the Company no later than 90 days of the occurring of any Accident, Incident, event, or circumstance which may give rise to a loss which is covered under this Policy except as provided herein.

Evidence Required

In connection with any claim:

- A. all medical certificates, reports, information and evidence required by the Company to substantiate that claim must be supplied at the Insured Person's own expense and in such form as the Company may reasonably require;
- B. the Insured Person must undergo a medical examination and provide medical evidence to the Company (at the Company's expense) as often as the Company may reasonably require following receipt of that claim; and
- C. no Benefit shall be payable in respect of that claim where the Insured Person fails to undergo such medical examination or provide such medical evidence as referred to in B above.

Foreign Currency

Claims involving foreign currency will be converted into the appropriate currency at the selling rate of exchange published on www.oanda.com on the day nearest to the date of the loss or as otherwise paid via documented credit or debit card transaction or as agreed in advance in writing with the Company.

Interest

Interest will not be added to any amount paid.

Other Interests

The Insured Person's receipt shall discharge the Company's liability to pay any amount in respect of a claim. The Insured Person or the Insured Person's personal representatives shall have no right to claim from or sue the Company. The settlement made by the Company shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Policy.

Reasonable Care

The Insured Person must take all reasonable steps to avoid or minimise any injury or loss.

PERSONAL ACCIDENT INSURANCE SECTION

The Cover

If at any time during the Period of Insurance the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Death or Disablement the Company will pay to the Insured Person the appropriate benefit shown in the schedule subject to the Maximum Incident Limit as detailed in the schedule.

Special Conditions applying to this Section Benefits

- A. The Company will not pay in respect of any one Insured Person in connection with the same Accident more than one of the Benefits 1 to 5.
- B. The Company will pay any amount claimed for Benefit 6 & 7 in addition to any amount claimed under Benefits 1 to 5 in connection with the same Accident.
- C. Any Disablement under Benefits 2 to 5 must be proved to the reasonable satisfaction of the Company to be permanent and without exception of recovery before the Company will pay the Benefit.
- D. If Benefit 6 under Continental Scale is claimed in respect of the same Insured Person for more than one form of permanent disablement as the result of the same Accident the total of the percentages payable shall not exceed 100% of the amount for Benefit 2 & 6. If a claim is payable for loss of use of a whole member of the body a claim for parts of that member cannot also be made.

Disappearance

In the event of the disappearance of an Insured Person, if after a suitable period of time it is reasonable to believe that Death has occurred as a result of bodily injury following an Accident, Benefit 1 shall become payable subject to a signed undertaking by the Insured Person's Personal Representatives that if the belief is subsequently found to be wrong such amount shall be refunded to the Company.

Exposure

If an Insured Person suffers Death or Disablement as a result of exposure to the elements the Company will consider that as having been caused by bodily injury following an Accident.

Exclusions to this Section

The Company will not pay any Benefit where bodily injury following an Accident is the result of or is contributed to by bodily injury resulting directly or indirectly from or contributed to by

- a) an Insured Person engaging in active service in the armed forces of any nation
- b) an Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury
- c) illness of disease (not resulting from bodily injury following an Accident)
- d) any naturally occurring condition or degenerative process
- e) any gradually operating process
- f) post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident)
- g) an Insured Person engaging in flying or other aerial activity other than as a passenger
- h) injuries resulting from osteoporosis disease
- i) deliberate exposure to exceptional danger (except in attempt to save a human life), the Insured person's own criminal act or an Insured Person engaging or taking part in civil commotion or riots of any kind.
- j) An Insured Person engaging in or taking part in rock climbing or mountaineering normally involving ropes or guides, hang gliding, parachuting or driving or riding in any kind of race
- k) An Insured Person participating in any sport as a professional
- l) Radioactive contamination (not resulting from bodily injury following an Accident)
- m) War in the Insured Person's normal country of residence.

Claims Handling Process

Conditions that apply to the policy and in the event of a claim are set out in this policy wording. It is important that you comply with all the policy conditions and you should familiarise yourself with any requirements.

Directions for claim notification are included under General Claims Settlement Conditions.

Please be aware that events that may give rise to a claim under the insurance must be notified to us as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in this policy wording.

Claims Conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause for the loss, damage or injury
- Details of the loss, damage or injury together with the claim value, if known
- Names and addresses of any other parties involved or responsible for the incident

Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, or to undertake further investigations.

Initially a notification of any claim should be sent to:

Plutus Health
WHA House
Greenwood Close
Cardiff
CF24 8RD

Telephone: 01633 266152

To request a Claim form email: admin@plutushealth.co.uk

For general correspondence email: admin@plutushealth.co.uk

Complaints

We are committed to process your claim under the personal accident section as quickly and as sympathetically as possible. Sometimes we may require further information, and this may cause delays. Should you be dissatisfied with the way your claim is handles then may we refer you to our complaints policy and handling process, a copy of which may be found on the Company website.