

Personal Accident Insurance

for associations and clubs

CERTIFICATE OF INSURANCE

LLOYD'S

NOTICES

Documentation	This document including the Schedule and Schedule of Benefits contained in it and any endorsement(s) attaching to it constitute this Certificate and sets out the terms, conditions and exclusions of this insurance, and should be kept in a safe place.
Understanding this Certificate	This Certificate must be read by the Policyholder in its entirety, as terms, conditions and exclusions apply. If the Policyholder thinks there is a mistake in or changes need to be made to this Certificate , then the Policyholder must immediately inform their Insurance Broker who deals with this insurance; the Insurance Broker's contact details can be found in the Schedule.
Defined Terms	Certain words or phrases in this Certificate have specific meaning as defined under the Definitions section. Wherever these defined words or phrases appear in bold within this Certificate these meanings apply.
How to Make a Complaint	The procedure for making a complaint about the service provided in connection with this Certificate can be found under the Consumer Information section.
How to Make a Claim	Information on how to make a claim under the insurance provided by this Certificate can be found under the Consumer Information section.
Amounts Payable	Benefits payable under this insurance are limited as to amount and, in some cases, the period over which a payment may be made. These limitations can be found in this Certificate .
Cooling Off Period	If, after reading this Certificate , the Policyholder decides this insurance is not suitable, the Policyholder can cancel this Certificate in accordance with the 14 days cooling off period procedure, which is detailed under the Consumer Information section. This cancellation provision does not apply where the Period of Insurance is one month or less.
Accidents Occurring	The Accident that causes the Bodily Injury must occur: <ul style="list-style-type: none">• during the Operative Time which must be during the Period of Insurance, and• within the Geographical Limits as shown in the Schedule. This is detailed in this Certificate and in particular under the definition of Accident / Accidental in the Definitions section.

CATEGORY A

SECTION A1 PERSONAL ACCIDENT

Insured Person(s)	Members of the Policyholder aged seventy-five (75) years of age to sixty-six (66) years of age
Operative Time	a) Playing or officiating for the Policyholder club at home or away fixtures; b) Taking part in training organised by the Policyholder ; c) Taking part in any social activity organised by the Policyholder ; d) Proceeding directly to and returning from the Policyholder's away fixtures as part of an organised party, under the Policyholder's auspices, using private cars, motor coaches or public transport, but excluding aircraft or motor cycles

Schedule of Benefits Maximum Amounts Payable Any One Insured Person		Limitations	Sum Insured (payable each Insured Person)
Core Benefits			
1	Death		GBP 10,000
2	Permanent total loss of sight in one or both eyes		GBP 10,000
3	Loss of Limb		GBP 10,000
4	Loss of Hearing in one ear		Not covered
5	Loss of Hearing in both ears		Not covered
6	Loss of Speech		Not covered
7	Permanent Total Disablement		Not covered
8	Paraplegia		Not covered
9	Quadriplegia		Not covered
10	*Temporary Total Disablement subject to the following: <div style="text-align: right;">Waiting Period days Benefit Payment Period weeks</div>		Not covered
11	*Temporary Partial Disablement subject to the following: <div style="text-align: right;">Waiting Period days Benefit Payment Period weeks</div>		Not covered
Additional Benefits			Maximum amounts payable (each Insured Person)
12	Domestic Services Expenses		Not covered
13	Home Adaption Expenses		Not covered
14	Retraining Expenses		Not covered
15	Urgent Expenses Following Accidental Death		Not covered
16	Hospitalisation subject to the following: <div style="text-align: right;">Benefit Payment Period days</div> Amount payable for each complete 24 hour period is GBP50.00 There is no payment for the first 48 continuous hours of Hospitalisation.		Not covered

CATEGORY B

SECTION A1 PERSONAL ACCIDENT

Insured Person(s)	Members of the Policyholder aged sixty-five years of age to fifteen (15) years of age unless undertaking Full Time Education ;
Operative Time	a) Playing or officiating for the Policyholder club at home or away fixtures; b) Taking part in training organised by the Policyholder ; c) Taking part in any social activity organised by the Policyholder ; d) Proceeding directly to and returning from the Policyholder's away fixtures as part of an organised party, under the Policyholder's auspices, using private cars, motor coaches or public transport, but excluding aircraft or motor cycles

Schedule of Benefits Maximum Amounts Payable Any One Insured Person		Limitations	Sum Insured (payable each Insured Person)
Core Benefits			
1	Death		GBP 10,000
2	Permanent total loss of sight in one or both eyes		GBP 10,000
3	Loss of Limb		GBP 10,000
4	Loss of Hearing in one ear		GBP 25% of Item 7
5	Loss of Hearing in both ears		GBP 10,000
6	Loss of Speech		GBP 10,000
7	Permanent Total Disablement		GBP 10,000
8	Paraplegia		GBP 50,000
9	Quadriplegia		GBP 100,000
10	*Temporary Total Disablement subject to the following: <div style="text-align: right;">Waiting Period Benefit Payment Period</div>	days weeks	Not covered
11	*Temporary Partial Disablement subject to the following: <div style="text-align: right;">Waiting Period Benefit Payment Period</div>	days weeks	Not covered
Additional Benefits			Maximum amounts payable (each Insured Person)
12	Domestic Services Expenses		GBP 10,000
13	Home Adaption Expenses		GBP 25,000
14	Retraining Expenses		GBP 15,000
15	Urgent Expenses Following Accidental Death		GBP 1,000
16	Hospitalisation subject to the following: <div style="text-align: right;">Benefit Payment Period</div> Amount payable for each complete 24 hour period is GBP50.00 There is no payment for the first 48 continuous hours of Hospitalisation .	200 days	GBP 10,000

CATEGORY C

SECTION A1 PERSONAL ACCIDENT

Insured Person(s)	Members of the Policyholder aged fifteen (15) years of age or under or undertaking Full Time Education .
Operative Time	a) Playing or officiating for the Policyholder club at home or away fixtures; b) Taking part in training organised by the Policyholder ; c) Taking part in any social activity organised by the Policyholder ; d) Proceeding directly to and returning from the Policyholder's away fixtures as part of an organised party, under the Policyholder's auspices, using private cars, motor coaches or public transport, but excluding aircraft or motor cycles

Schedule of Benefits Maximum Amounts Payable Any One Insured Person		Limitations	Sum Insured (payable each Insured Person)
Core Benefits			
1	Death		GBP 2,000
2	Permanent total loss of sight in one or both eyes		GBP 10,000
3	Loss of Limb		GBP 10,000
4	Loss of Hearing in one ear		GBP 25% of Item 7
5	Loss of Hearing in both ears		GBP 10,000
6	Loss of Speech		GBP 10,000
7	Permanent Total Disablement (Children)		GBP 10,000
8	Paraplegia		GBP 50,000
9	Quadriplegia		GBP 100,000
10	*Temporary Total Disablement subject to the following: <div style="text-align: right; margin-right: 50px;"> Waiting Period days Benefit Payment Period weeks </div>		Not covered
11	*Temporary Partial Disablement subject to the following: <div style="text-align: right; margin-right: 50px;"> Waiting Period days Benefit Payment Period weeks </div>		Not covered
Additional Benefits			Maximum amounts payable (each Insured Person)
12	Domestic Services Expenses		GBP 10,000
13	Home Adaption Expenses		GBP 25,000
14	Retraining Expenses		GBP 15,000
15	Urgent Expenses Following Accidental Death		GBP 1,000
16	Hospitalisation subject to the following: <div style="text-align: right; margin-right: 50px;"> Benefit Payment Period </div> <div style="text-align: right; margin-right: 50px;"> Amount payable for each complete 24 hour period is GBP50.00 </div> There is no payment for the first 48 continuous hours of Hospitalisation.	200 days	GBP 10,000

Insuring Agreement

Effected through:

Self Assured Underwriting Agencies Limited, of:
5 – 6 Kingfisher Court, Northfield Farm Lane, Witney, Oxfordshire OX28 1UF

Self Assured Underwriting Agencies Limited is authorised and regulated by the UK Financial Conduct Authority (FCA), with the following Financial Services Register number: 304373

This insurance has been arranged by Self Assured Underwriting Agencies Limited in accordance with the authorisation granted to it under a contract of delegated authority (the reference of which is shown in the **Schedule** under Agreement Reference) by certain Underwriters at Lloyd's , who are identified below under **Insurer**. Where there is more than one **Insurer**, the subscribing **Insurers'**

obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **Insurers** are not responsible for the subscription of any co-subscribing **Insurer** who for any reason does not satisfy all or part of its obligations.

This **Certificate** is an insurance contract between:

the **Insurer**, being
Lloyd's Syndicate 4444 (Canopius Managing Agents Limited)

The Society of Lloyd's is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA); with a Financial Services Register number of: 202761

Syndicate 4444 (Canopius Managing Agents Limited) is regulated by the FCA and the PRA and authorised by the PRA; with a Financial Services Register number of: 204847

and

the **Policyholder**

Provided the premium has been paid by the **Policyholder** in accordance with the terms, conditions and exclusions of this **Certificate** the **Insurer** shall provide the insurance in accordance with the terms, conditions and exclusions of this **Certificate**.

Only the **Policyholder** and **Insurer** can enforce the terms, conditions and exclusions of this **Certificate**. The Contracts (Right of Third Parties) Act 1999 will not confer any additional rights under this **Certificate** in favour of any third party.

Signed on the date of issue shown in the Schedule by R. W. Garrett:



for and on behalf of: Self Assured Underwriting Agencies Limited.

If the **Insurer** establishes that the **Policyholder** deliberately or recklessly provided false or misleading information in relation to the insurance provided under this **Certificate**, the **Insurer** will treat this insurance as if it never existed, which means no claims will be paid and the **Insurer** will not return the premium. If this happens the **Insurer** will advise the **Policyholder**.

If the **Policyholder** has any particular concerns or becomes aware of new information, before or after the start date of this insurance (as shown in the **Period of Insurance**), that may suggest consideration should be given to the adequacy of the cover provided by this **Certificate**, then the **Policyholder** must advise immediately or as soon as reasonably possible the **Insurer**.

Fraudulent Claims

If the **Insurer** establishes that the **Policyholder** makes a claim under this **Certificate** through concealment, misstatement or by deliberately providing false information, then the **Insurer** will:

- not pay that claim and, if applicable, recover any claim already paid that was subject to the concealment, misstatement or deliberately providing false information, and
- not pay any claim arising under this **Certificate** after the date the fraud was committed, and
- cancel this **Certificate** with immediate effect from the date the fraud was committed, in writing to the **Policyholder** at the **Policyholder's** address shown in the Schedule, and
- keep any premium paid to the **Insurer**.

In the event of concealment, misstatement or the deliberate provision of false information by an **Insured Person** the above provisions shall only apply in respect of such **Insured Person**.

If this **Certificate** provides cover for any person who is not a party to the contract (an **Insured Person**), and a fraudulent claim is made under the **Certificate** by or on behalf of an **Insured Person** the **Insurer** may exercise the rights set out above as if there were an individual insurance certificate between the **Insurer** and the **Insured Person**. However, the exercise of any of those rights shall not affect the cover provided under this **Certificate** for any other person.

How to make a complaint

- If the **Policyholder** has any questions or concerns about this **Certificate** or the handling of a claim under it, they should, in the first instance, contact:

Self Assured Underwriting Agencies Limited

address:

5 – 6 Kingfisher Court, Northfield Farm Lane, Witney, Oxfordshire OX28 1UF

telephone: 01993 777850

fax: 01993 708377

e-mail: contactus@saua.co.uk

and state the nature of the enquiry along with the reference of this **Certificate** and, if applicable, claim(s) reference(s).

- In the event that the **Policyholder** still remains dissatisfied and wishes to make a complaint, they can do so in writing or verbally at any time using the contact details below:

address:

The Complaints Manager
Canopus Managing Agents Limited
Gallery 9, One Lime Street,
London, EC3M 7HA

telephone: +44 (0) 20 7337 3700

e-mail: complaints@canopus.com

- If you remain dissatisfied with our response to your complaint, the **Policyholder** may direct your complaint to the Complaints Department at Lloyd's:

address:

The Complaints Department
Lloyd's Market Services
Fidentia House
Walter Burke Way
Chatham
Kent
ME4 4RN

telephone: +44 (0) 20 7327 5693

e-mail: complaints@lloyds.com

Details of Lloyd's complaints' procedures are set out in a leaflet "Your Complaint – How We Can Help", which is available at www.lloyds.com/complaints and also available from the above address.

- If the **Policyholder** remains dissatisfied after Lloyd's has considered the complaint, the **Policyholder** may have the right to refer their complaint to the United Kingdom Financial Ombudsman Service (FOS). Following the complaints procedure with the

Cancellation

Cancellation during the first 14 days (Cooling Off Period)

If the insurance provided under this **Certificate** does not meet the **Policyholder's** requirements and provided that:

- the **Period of Insurance** is longer than one month in duration, and
- no claim has been made under this **Certificate** or the **Policyholder** is not aware of any **Accident**, incident or circumstance likely to give rise to a claim under this **Certificate**, then

the **Policyholder** can cancel this **Certificate** within 14 days of:

- the start date of the insurance as shown under the **Period of Insurance**, or
- the date the **Policyholder** received this **Certificate**

whichever the later.

In exercising their right to cancel in this way, the **Policyholder** withdraws from this contract of insurance from the start date as stated in the **Period of Insurance** shown in the Schedule, and the **Insurer** will return to the **Policyholder** the premium paid.

The **Policyholder** can do this by advising their Insurance Broker who deals with this insurance and returning the documents to the Insurance Broker; the Insurance Broker's contact details can be found in the Schedule.

Cancellation in other circumstances

by the **Policyholder**

The **Policyholder** can cancel this **Certificate** during the **Period of Insurance** by giving 30 days written notice to the Insurance Broker who deals with this insurance; the Insurance Broker's details can be found in the Schedule. If the **Policyholder** gives such notice of cancellation, the amount of return premium the **Insurer** will pay to the **Policyholder** will depend on:

- how long the **Certificate** has been in force, and
- whether a claim has been made under it or there is a known potential claim or **Accident**, incident or circumstance likely to give rise to a claim under it.

Such cancellation will take effect 30 days after the day the written notice is received by the Insurance Broker who deals with this insurance.

by the **Insurer**

The **Insurer** may cancel this **Certificate** if:

- the **Policyholder** fails to pay the premium in accordance with terms, conditions and exclusions of this **Certificate**, or

Choice of Law and Jurisdiction

The **Policyholder** and the **Insurer** are free to choose the law applicable to this insurance. Unless specifically agreed to the contrary, this insurance shall be subject to English Law and any disputes shall be handled by the Courts of England and Wales.

Regulators

Self Assured Underwriting Agencies Limited is authorised and regulated by the UK Financial Conduct Authority (FCA), with the following Financial Services Register number: 304373

The Society of Lloyd's is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA); with a Financial Services Register number of: 202761

Canopus Managing Agents Limited is regulated by the FCA and the PRA and authorised by the PRA; with a Financial Services Register number of: 204847

Further details on the above can be found at:

www.bankofengland.co.uk for the PRA

www.fca.gov.uk for the FCA

- **Domestic Service Expenses** means: costs payable for the provision of domestic cooking, cleaning, laundry, shopping or similar services.
- **Employee** means: any person under a contract of service or apprenticeship with the **Policyholder**.
- **Excess** means: the amount shown in the Schedule of Benefits which the **Policyholder** must bear or pay, where applicable, before the **Insurer** makes any payment in respect of a valid claim.
- **Exposure** means: an **Insured Person's** unexpected, unavoidable and prolonged exposure to severe climatic conditions and/or extreme temperatures as a result of a mishap to a conveyance in which that **Insured Person** is travelling. Provided the mishap to the conveyance occurs during the **Period of Insurance** and the **Operative Time** and within the Geographical Limits, all as shown in the Schedule.
- **Full Time Education** means: undergoing a programme of learning provided by a recognised educational body or accredited institutional body, with the intention of gaining a qualification by examination or assessment. This programme of learning can include work experience provided at least two-thirds of the course time is spent on study.
- **Gross Weekly Wage** means: the average weekly amount of the **Insured Person's** annual gross earnings (before the deduction of tax or National Insurance payments) received by the **Insured Person** in the 12 months immediately prior to the first day of the applicable period of **Temporary Total Disablement** or **Temporary Partial Disablement**.

All as set out in the **Insured Person's** contract(s) of service and/or business accounts and/or invoices.

The average weekly amounts shall be calculated by dividing the annual gross earnings by 52.

For the purposes of this definition, the annual gross earnings excludes: loans (whether repayable or otherwise), profit share payments, overtime, payments for expenses or benefits in kind. If any of these excluded items have been included in the estimated or actual amounts provided when the premium was calculated, they shall not be excluded here.

- **Home Adaption Expenses** means: costs incurred by the **Policyholder** or an **Insured Person** for adapting the **Insured Person's** home to cater for the practical changes required as a direct result of that **Insured Person** becoming disabled.
- **Hospitalisation / Hospitalised**: means admission to a hospital registered as such in the country where it is located as an inpatient on the advice of a qualified medical practitioner.

- **Temporary Partial Disablement** means: disablement which temporarily prevents the **Insured Person** from attending to a substantial part of the duties of their usual business or occupation, which results in that **Insured Person** earning less than they would have earned if they had not suffered the disablement.
- **Temporary Total Disablement** means: disablement which temporarily prevents the **Insured Person** from attending to the major duties of their usual business or occupation.
- **Terrorism** means: an act, including an act but not limited to the use of force or violence and/or the 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 or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- **Urgent Expenses Following Accidental Death** means: urgent expenses including but not limited to additional expenditure such as transportation costs necessary for completing documentation relevant to the applicable **Insured Person's** death whilst the deceased **Insured Person's** estate is being arranged. It does not include funeral expenses.
- **Waiting Period** means: the period during which no **Temporary Total Disablement** or **Temporary Partial Disablement** benefits are payable as shown in the Schedule of Benefits, and commences at the beginning of a period of **Temporary Total Disablement** or **Temporary Partial Disablement**.
- **Working Day** means: each complete day during which an **Insured Person** would normally be engaged in their usual occupation.

- d) immediately reimburse to the **Insurer** any payment made under this **Certificate** in good faith in respect of a claim where it is subsequently established that the **Insurer** was not liable to pay the claim;
- e) immediately reimburse to the **Insurer** any payments made for **Disappearance** if the applicable **Insured Person** is subsequently found to be living.

Exclusions

The **Policyholder** must comply with the terms, conditions and exclusions of this **Certificate** and must ensure that **Insured Persons** comply with the terms, conditions and exclusions of this **Certificate**. Failure to comply may prejudice the **Policyholder's** position to recover a claim or claims under this **Certificate**.

The **Insurer** shall not pay any claim where the claim arises from or relates to:

- (1) any amount which:
 - a) exceeds the maximum amount payable as shown in the Schedule of Benefits,
 - b) falls within an **Excess** but only in respect of a claim that is subject to an **Excess** as shown in the Schedule of Benefits;
- (2) any period which:
 - a) falls within a **Waiting Period**, or
 - b) extends beyond a **Benefit Payment Period**,but only in respect of a claim that is subject to a **Waiting Period** or **Benefit Payment Period** as shown in the Schedule of Benefits;
- (3) an **Accident** that does not occur during the **Period of Insurance** or during the **Operative Time**, both as shown in the Schedule;
- (4) an individual who is not an **Employee**, member or volunteer at the time of the **Accident**;
- (5) sickness or disease, other than sickness or disease directly resulting from **Bodily Injury** to an **Insured Person** for which a valid claim is payable under this **Certificate** in respect of that **Insured Person**;
- (6) death or disablement of an **Insured Person** whilst that **Insured Person** is piloting or performing duties as a crew member of an **Aircraft**;
- (7) war whether declared or not and within the United Kingdom;
- (8) **Terrorism** involving the use or release or the threat to use or release any:
 - a) nuclear weapon or device,
 - b) chemical agent,
 - c) biological agent;
- (9) radioactive contamination;

medical practitioner but not drugs legally prescribed for the treatment of drug addiction.

(14) death or disablement of an **Insured Person** where that **Insured Person**:

- a) provokes an assault or fight, other than in bona fide self-defence,
- b) is intentionally engaged or taking part in a riot or civil commotion,
- c) has or is committing a criminal offence;

(15) venereal disease or Acquired Immune Deficiency Syndrome (AIDS) and/or AIDS-related complex (ARC) or Human Immune-deficiency Virus (HIV) howsoever these have been acquired or may be named;

(16) **Permanent Total Disablement** of an **Insured Person** who is not in **Remunerated Employment**;

(17) **Temporary Total Disablement** and/or **Temporary Partial Disablement** of an **Insured Person** who is not in **Remunerated Employment**;

(18) death or disablement of an **Insured Person** where that **Insured Person** is under the influence of alcohol where such consumption or abuse results in an impairment of an **Insured Person's** faculties or judgement;

(19) the **Insured Person** in or travelling through any of the following countries or territories:

Cuba, Democratic People's Republic of Korea (North Korea), Iran, Russia, Syrian Arab Republic (Syria), Ukraine and Yemen.

The **Policyholder** can ask the **Insurer** to remove one or more of the countries or territories from this exclusion, which the **Insurer** may or may not agree. If the **Insurer** agrees, they may impose additional terms and/or conditions and/or exclusions and/or charge an additional premium, all of which will be done in writing by the **Insurer**.

To do this the **Policyholder** should contact their Insurance Broker who deals with this insurance; the Insurance Broker's contact details can be found in the Schedule;

(20) war, riot, rebellion, insurrection, civil commotion, explosion or war weapons or an act of **Terrorism** whilst the **Insured Person** affected is in or travelling through or over any of the following countries or territories:

Afghanistan, Central African Republic, Chad, Chechnya, Egypt, Iraq, Israel but only the West Bank Gaza, Ivory Coast, Kenya, Libya, Mali, Nigeria, Pakistan, Republic of Sudan, Republic of South Sudan and Somalia.

The **Policyholder** can ask the **Insurer** to remove one or more of the countries or territories from this exclusion, which the **Insurer** may or may not agree. If the **Insurer** agrees, they may impose additional terms and/or conditions and/or exclusions and/or charge an additional premium, all of which will be done in writing by the **Insurer**.

To do this the **Policyholder** should contact their Insurance Broker who deals with this insurance; the Insurance Broker's contact details can be found in the Schedule.

the **Bodily Injury**, the only benefits that can be claimed prior to the death in respect of the **Accident** causing the **Bodily Injury**, if applicable, are:

- **Temporary Total Disablement** and/or **Temporary Partial Disablement**, and
- **Hospitalisation and Rehabilitation** under the additional benefits section.

Provided these benefits are shown as being covered in the Schedule of Benefits.

In respect of payments for **Temporary Total Disablement** and/or **Temporary Partial Disablement** the following shall apply:

- a) The amount payable for **Temporary Partial Disablement** claims will be the difference between:
 - what the **Insured Person** concerned would have been paid by the **Policyholder** if they had not suffered the **Temporary Partial Disablement**, and
 - what that same **Insured Person** has been paid by the **Policyholder** during the period of **Temporary Partial Disablement**.

Subject to the maximum amount payable shown in the Schedule of Benefits.

- b) Claims for **Temporary Total Disablement** and/or **Temporary Partial Disablement** for the same **Insured Person** and **Bodily Injury** giving rise to the **Temporary Total Disablement** and/or **Temporary Partial Disablement** shall be paid at four weekly intervals after the applicable period of **Temporary Total Disablement** or **Temporary Partial Disablement**. The first four week interval shall start from the first day of the **Temporary Total Disablement** or **Temporary Partial Disablement**.
- c) Claims for **Temporary Total Disablement** and **Temporary Partial Disablement** are subject to **Waiting Periods** and **Benefit Payment Periods**, these are shown in the Schedule of Benefits.
- d) Where payment is made under **Temporary Partial Disablement** and **Temporary Total Disablement** subsequent to each other for the same **Accident** and the same **Insured Person**, then the payments made under both **Temporary Partial Disablement** and **Temporary Total Disablement** shall be considered the same for the purposes of the **Benefit Payment Period** and only one **Benefit Payment Period** will apply.
- d) Where payment is made under **Temporary Partial Disablement** and **Temporary Total Disablement** subsequent to each other for the same **Accident** and the same **Insured Person**, then the **Waiting Period** will apply only once.
- e) Where payment is made under **Temporary Partial Disablement** and/or **Temporary Total Disablement** and a period of disablement relates to part of a week, the amount payable for each **Working Day** shall be proportionate to the **Insured Person's Gross Weekly Wage**. No claim shall be payable for a disablement period that is less than a **Working Day**.
- f) If a claim is paid under one of the benefits 1 to 9 and claims have also been paid for **Temporary Total Disablement** and/or **Temporary Partial Disablement** for the same **Accident** and same **Insured Person**, then the amount paid for the **Temporary Total Disablement** and/or **Temporary Partial Disablement** shall be deducted from the amount payable under the applicable benefit 1 to 9.

- the **Home Adaption Expenses** having been agreed in advance by Cega whose contact details can be found under the Consumer Information section of this **Certificate**, and
- all such claims having been submitted within the six months after the **Permanent Total Disablement** claim was agreed by Cega. No claim will be paid that is submitted after six months from the date the applicable **Permanent Total Disablement** claim was agreed by Cega.

- **Retraining Expenses**

(14 under the Schedule of Benefits)

In the event of a valid claim in relation to an **Insured Person** for the benefit of:

- **Permanent Total Disablement**

the **Insurer** will pay to the **Policyholder** **Retraining Expenses** incurred in respect of that **Insured Person** and directly as a result of the **Bodily Injury** that has given rise to the valid claim, subject to:

- the **Retraining Expenses** having been agreed in advance by Cega whose contact details can be found under the Consumer Information section of this **Certificate**, and
- the payment by the **Insurer** of the **Retraining Expenses** ceasing:
 - a) once the sum insured limit, as shown in the Schedule of Benefits, has been reached, or
 - b) the **Insured Person** completes the retraining applicable to the **Retraining Expenses**, or
 - c) 6 months after the **Permanent Total Disablement** claim was agreed by Cega.

whichever occurs first.

- **Urgent Expenses Following Accidental Death**

(item 15 under the Schedule of Benefits)

In the event of a valid claim in relation to an **Insured Person** for the benefit of:

- death

the **Insurer** will pay to the **Policyholder** **Urgent Expenses Following Accidental Death** in respect of that **Insured Person** up to the maximum amount shown in the Schedule of Benefits, subject to:

- the **Urgent Expenses Following Accidental Death** having been agreed in advance by Cega whose contact details can be found under the Consumer Information section.

- **Hospitalisation**

(item 16 under Schedule of Benefits)

If an **Insured Person** suffers **Bodily Injury** and solely as a result of that **Bodily Injury** that **Insured Person** is **Hospitalised** for a continuous period greater than 48 hours, then the **Insurer** will pay to the **Policyholder** the amount shown in the Schedule of Benefits for every

