

**PAL PROTECT  
PERSONAL ACCIDENT\* AND OPTIONAL  
LIFE & CRITICAL ILLNESS INSURANCE**

**POLICY DOCUMENTATION**

effective from 1<sup>st</sup> January 2026

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# SECTION 1 PRICING TABLE

effective from 1st January 2026

12% Insurance Premium Tax (IPT) applies to Personal Accident Insurance premiums only and has been included in the prices shown below.

INDIVIDUAL PLANS - MONTHLY PREMIUMS			
UNITS	PERSONAL ACCIDENT ONLY*	OPTIONAL LIFE & CRITICAL ILLNESS INSURANCE	COMBINED MONTHLY COST
1	£3.99	£2.00	£5.99
2	£7.98	£4.00	£11.98
3	£11.97	£6.00	£17.97
4	£15.96	£8.00	£23.96
5	£19.95	£10.00	£29.95
6	£23.94	£12.00	£35.94
7	£27.93	£14.00	£41.93
8	£31.92	£16.00	£47.92
9	£35.91	£18.00	£53.91
10	£39.90	£20.00	£59.90
11	£43.89	£22.00	£65.89
12	£47.88	£24.00	£71.88
13	£51.87	£26.00	£77.87
14	£55.86	£28.00	£83.86
15	£59.85	£30.00	£89.85

FAMILY PLANS - MONTHLY PREMIUMS			
UNITS	PERSONAL ACCIDENT ONLY*	OPTIONAL LIFE & CRITICAL ILLNESS INSURANCE	COMBINED MONTHLY COST
1	£5.59	£3.00	£8.59
2	£11.18	£6.00	£17.18
3	£16.77	£9.00	£25.77
4	£22.36	£12.00	£34.36
5	£27.95	£15.00	£42.95
6	£33.54	£18.00	£51.54
7	£39.13	£21.00	£60.13
8	£44.72	£24.00	£68.72
9	£50.31	£27.00	£77.31
10	£55.90	£30.00	£85.90
11	£61.49	£33.00	£94.49
12	£67.08	£36.00	£103.08
13	£72.67	£39.00	£111.67
14	£78.26	£42.00	£120.26
15	£83.85	£45.00	£128.85

\* Personal Accident only includes Part One - Personal Accident, Part Two - Personal Liability and Part Four - Legal Protection insurance

· The total Optional Life & Critical Illness Insurance premium tables specify the cost of this cover separate from the Personal Accident - cover. You cannot have standalone Optional Life & Critical Illness Insurance cover.

· For illustration purposes, if you keep the Optional Life & Critical Illness insurance in force for 1, 5 or 10 years, the total cost of premiums over that period would be as detailed below:

INDIVIDUAL PLANS - TOTAL OPTIONAL LIFE & CRITICAL ILLNESS INSURANCE COST			
UNITS	1 YEAR (MONTHLY PREMIUM X 12)	5 YEARS (MONTHLY PREMIUM X 60)	10 YEARS (MONTHLY PREMIUM X 120)
1	£24	£120	£240
2	£48	£240	£480
3	£72	£360	£720
4	£96	£480	£960
5	£120	£600	£1,200
6	£144	£720	£1,440
7	£168	£840	£1,680
8	£192	£960	£1,920
9	£216	£1,080	£2,160
10	£240	£1,200	£2,400
11	£264	£1,320	£2,640
12	£288	£1,440	£2,880
13	£312	£1,560	£3,120
14	£336	£1,680	£3,360
15	£360	£1,800	£3,600

FAMILY PLANS - TOTAL OPTIONAL LIFE & CRITICAL ILLNESS INSURANCE COST			
UNITS	1 YEAR (MONTHLY PREMIUM X 12)	5 YEARS (MONTHLY PREMIUM X 60)	10 YEARS (MONTHLY PREMIUM X 120)
1	£36	£180	£360
2	£72	£360	£720
3	£108	£540	£1,080
4	£144	£720	£1,440
5	£180	£900	£1,800
6	£216	£1,080	£2,160
7	£252	£1,260	£2,520
8	£288	£1,440	£2,880
9	£324	£1,620	£3,240
10	£360	£1,800	£3,600
11	£396	£1,980	£3,960
12	£432	£2,160	£4,320
13	£468	£2,340	£4,680
14	£504	£2,520	£5,040
15	£540	£2,700	£5,400

## SECTION 2

# KEY POLICY INFORMATION

effective from 1st January 2026

The purpose of this section is to help you and anyone else covered by the policy understand the key features of this insurance. It gives a quick overview, but it's not the full policy. For full details of the policy cover - including what is covered, what is not covered, policy benefits and definitions please read the policy terms and conditions later in this document.

### Important Notes:

- This insurance is separate from and payable in addition to any amount received from other sources, for example, the Armed Forces Compensation Scheme.
- It's a good idea to review **your** cover regularly to make sure it still meets **your** needs.
- Please keep the documentation in a safe place so **you** and **your** next of kin know where to find it to make a claim.
- This section is for guidance only and does not form part of the official policy terms and conditions.
- Optional Life & Critical Illness insurance is only available as an extension to the Personal Accident insurance.

The insurance cover provided is split into four parts as follows:

**Part One** – Personal Accident Insurance

**Part Two** – Personal Liability Insurance

**Part Three** – Optional Life & Critical Illness Insurance

**Part Four** – Legal Protection Insurance

### Insurance Providers

**Part One** and **Part Two** (Personal Accident and Personal Liability insurance) and **Part Four** (Legal Protection insurance) are underwritten by American International Group UK Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109).

This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk/>) on the FCA's website. American International Group UK Limited is a member of the Association of British Insurers. Registered in England: Company number

10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

**Part Three** (Optional Life & Critical Illness Insurance) section of this policy is underwritten by MetLife Europe d.a.c. MetLife Europe d.a.c. is a private company limited by shares, registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at Invicta House, Trafalgar Place, Brighton BN1 4FR. Branch establishment number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Authorised by the Prudential Regulation Authority

in the UK. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in the UK. Details about the extent of **our** regulation by the Prudential Regulation Authority are available from **us** on request.

#### Financial strength

MetLife is a global leader in employee benefits, insurance and retirement products. If you'd like to know more about **our** financial strength, including **our** Solvency and Financial Condition Report (SFCR), please visit **our** website at [www.metlife.eu/#financial-reports](http://www.metlife.eu/#financial-reports).

## Purpose of Insurance

Personal Accident insurance provides cover in the event of bodily injury as a result of an accident that results in death, catastrophic injury, permanent disability, specified burns, specified fractures, hospitalisation, flesh wounds, facial scarring, dislocations, the rupture of a specified tendon, the complete tear of specified ligaments, or cartilage injury.

Personal Liability insurance covers legal liability, plus defence costs, which become payable as a result of injury to any person or damage to material property from an accident occurring outside the course of employment.

If **you** have selected Optional Life & Critical Illness insurance, this cover will pay a cash lump sum benefit if an **insured person**:

- dies by natural causes or suicide;
- is diagnosed as having an incurable terminal illness and where death is expected to occur within 12 months; and / or
- is diagnosed with one of the specified critical illnesses.

Only the critical illnesses defined in this policy documentation are covered and no others. The headings are only a guide to what is covered. The full definitions and circumstances in which **you** can claim are given in the policy terms and conditions provided within this documentation. These typically use medical terms to describe the illness but in some cases the cover may be limited. For example, some types of cancer are not covered. To make a claim for a stroke, the covered person needs to have permanent symptoms.

The critical illnesses covered are:

**heart attack** - of specified severity;

**cancer** - excluding less advanced cases; or

**stroke** - resulting in permanent symptoms.

Legal Protection insurance covers legal fees and expenses as a result of a claim for compensation following an injury caused by a third party. Legal Protection cover is solely for members of HM Regular Armed Forces, a Mobilised Reservist, on Full Time Reserve Service, or on Non-Regular Permanent Staff engagements. It does not cover any member of **your** family.

Full details of the benefits are included in the policy terms and conditions provided within this policy documentation.

## Significant features

A choice of an **individual plan** or a **family plan** is available.

The **individual plan** provides cover for **you** only.

The **family plan** provides cover for **you** and **your spouse** or **partner**.

**Your children** will be covered at no extra cost if **you** have an **individual plan** and **you** are a **single parent** or if **you** have a **family plan**.

**You** are eligible to apply for this insurance if **you** are a member of HM Regular Armed Forces, a Mobilised Reservist, on Full Time Reserve Service, or on Non-Regular Permanent Staff engagements.

Cover for all **insured persons** under this insurance will end on the **coverholder's** 70th birthday and for a **child** on their 18th birthday or 23rd birthday if in full-time education.

Cover for the **Coverholder's Spouse** or **Partner** under a **family plan** will end on their 70th birthday if they are older than the **Coverholder**.

Please note that cover in respect of Part Three (Optional Life & Critical Illness insurance) is subject to acceptance by

MetLife in accordance with its medical underwriting requirements of **you** as the applicant, and in respect of **your spouse/partner** and/or **children** (if applicable). If **you** as the **coverholder** are declined Optional Life & Critical Illness cover, then cover is automatically declined for **your spouse/partner** and/or **children**.

This does not affect an application for Personal Accident cover and cover will be provided under Parts One, Two and Four (Personal Accident, Personal Liability and Legal Protection insurance) whilst the application for Optional Life & Critical Illness insurance is being considered by MetLife. If cover under the Optional Life & Critical Illness cover is declined, cover will continue under Parts One, Two and Four (Personal Accident, Personal Liability and Legal Protection insurance).

There are fifteen levels of cover to choose from (referred to as units) under Part One (Personal Accident insurance) and Part Three (Optional Life & Critical Illness insurance).

Part One (Personal Accident insurance) is available either on its own or with Part Three (Optional Life & Critical Illness insurance).

Part Three (Optional Life & Critical Illness insurance) is not available on its own.

Parts Two and Four (Personal Liability and Legal Protection insurance) are automatically provided with Part One (Personal Accident insurance).

Part Four (Legal Protection insurance) is only provided to members of HM Regular Armed Forces, a Mobilised Reservist, on Full Time Reserve Service, or on Non-Regular Permanent Staff engagements. It does not cover any member of their family.

## Exclusion Period

In the event of **hostilities** (a public announcement of the formation and deployment comprising 2,000 or more United Kingdom service personnel to participate in and continue to be deployed in an armed conflict), **we** can declare an exclusion period by advising the Ministry of Defence. During this period **we** will not accept any new **enrolment certificates** or any increase in the number of units of cover already purchased. The declaration by **us** of an exclusion period will not affect any existing cover.

## Law and Jurisdiction

The policy terms and conditions are governed by the law of England and Wales, whose courts alone will have jurisdiction.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

## Period of Insurance

Provided monthly premiums are paid on time, the period of insurance will renew automatically each month.

**You** may wish to review and update **your** cover periodically to ensure it remains adequate for **your** needs.

Cover will cease at the end of the **contract period** agreed with the Ministry of Defence unless it is agreed that the contract is renewed or extended.

Otherwise cover will stop as shown in the section headed 'Start and finish of cover' of the policy terms and conditions.

## Cooling-Off Period and Your Right of Cancellation

If the cover does not meet the **coverholder's** needs, the **coverholder** may return their **enrolment certificate** to their

Payroll or Administration Officer within 30 days of the date the **enrolment certificate** is countersigned and dated by an authorised signatory of the Ministry of Defence.

If within the cooling-off period there is an insured event which results in a claim under the policy terms and conditions, **we** will only refund a part of the premium in proportion to the period of unused cover.

**We** will refund all premium paid (or part thereof, as applicable) within 30 days of the date **we** receive notice of cancellation from the **coverholder** or the Ministry of Defence. The **coverholder** or the Ministry of Defence should contact **us** to obtain a refund.

The **coverholder** can cancel their cover at any time after the 30 days' cooling-off period by contacting their Payroll or Administration Office. This insurance does not have a surrender value. If this insurance is cancelled, the **coverholder** must tell their Payroll or Administration Officer to stop making deductions. In this event, cover is cancelled at the end of the period covered by the last pay deduction.

A premium refund is not available for cancellation after the 30-day cooling-off period.

## Claim Notification

**You** can make a claim under Part One (Personal Accident insurance) or Part Two (Personal Liability insurance) or Part Four (Legal Protection insurance) by calling the **Customer Service Centre** on: **0208 662 8126** (from the UK) or **+44 20 8662 8126** (from abroad) Lines are open from 9.15am to 5pm (UK time) Monday to Friday, excluding bank holidays,

or by writing to:

The Manager, **Customer Service Centre**, AIG A&H UK, PO Box 3465, Croydon CR90 9AG

Email: [aigdirect.claims@aig.com](mailto:aigdirect.claims@aig.com)

**You** can make a claim under Part Three (Optional Life & Critical Illness insurance) by calling MetLife on: **0800 917 1222** (from the UK) or **+44 (0) 1273 872492** (from abroad)

Lines are open from 9am to 5pm (UK time) Monday to Friday, excluding bank holidays

or by writing to:  
Claims, MetLife, PO Box 1411, Sunderland SR5 9RB.

Email: [EBClaims@metlife.uk.com](mailto:EBClaims@metlife.uk.com)

## Our commitment to you

**We** believe **you** deserve courteous, fair and prompt service. If there is any occasion when **our** service does not meet **your** expectations please contact **us** using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/**Insured Person** to help **us** deal with **your** comments quickly.

**For claims related complaints in respect of Part One (Personal Accident insurance) or Part Two (Personal Liability insurance) or Part Four (Legal Protection insurance) please contact:**

In writing: Personal Accident Claims Manager, American International Group UK Limited, AIG A&H UK, PO Box 3465, Croydon CR90 9AG

Telephone: **0345 602 9429**.  
Email: [aigdirect.claims@aig.com](mailto:aigdirect.claims@aig.com)

For claims related complaints in respect of Part Three (Optional Life & Critical Illness insurance):

In writing: The Claims Manager, MetLife, PO Box 1411, Sunderland SR5 9RB.

Telephone: **0800 917 1222**  
Email: [EBClaims@metlife.uk.com](mailto:EBClaims@metlife.uk.com)

All other complaints: The AIG Customer Relations Unit, which can be contacted as follows:

In writing: Customer Relations,  
American International Group  
UK Limited,

AIG A&H UK, PO Box 3465,  
Croydon CR90 9AG

Telephone: **0800 012 1301**

Email:

[uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com)

Online: <http://www.aig.co.uk/your-feedback>

Lines are open Monday to  
Friday 9.15am – 5pm,  
excluding bank holidays. The  
Customer Relations Team free  
call number may not be  
available from outside the UK –  
so please call **us** from abroad  
on **+44 20 8649 6666**. Calls  
may be recorded for quality,  
training and monitoring  
purposes.

**We** operate a comprehensive  
complaint process and will do  
**our** best to resolve any issue  
**you** may have as quickly as  
possible. On occasions  
however, **we** may require up to  
8 weeks to provide **you** with a  
resolution. **We** will send **you**  
information outlining this  
process whilst keeping **you**  
informed of **our** progress.

If **we** are unable to resolve  
**your** concerns within 8 weeks,  
**you** may be entitled to refer the  
complaint to the Financial  
Ombudsman Service. **We** will  
provide full details of how to do  
this when **we** provide **our** final  
response letter addressing the  
issues raised.

Please note that the Financial  
Ombudsman Service may not  
be able to consider a complaint  
if **you** have not provided **us**  
with the opportunity to resolve  
it.

### **The Financial Ombudsman Service can be contacted at:**

Write to:

The Financial Ombudsman  
Service, Exchange Tower,  
London, E14 9SR

Call: **0800 023 4567** or  
**0300 123 9 123**

Email:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Online:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this complaint  
procedure does not affect **your**  
rights to take legal action.

### **Financial Services Compensation Scheme (FSCS)**

**We** are covered by the FSCS. If  
**we** are unable to meet **our**  
financial obligations **you** may  
be entitled to compensation  
from the scheme, depending on  
the type of insurance and the  
circumstances of the claim.

Further information about  
compensation scheme  
arrangements is available at  
[www.fscs.org.uk](http://www.fscs.org.uk) or call  
(freephone) on **0800 678 1100**  
or **020 7741 4100**.

# SECTION 3

## POLICY TERMS AND CONDITIONS

effective from 1st January 2026

The policy terms and conditions of the insurance, setting out the cover **you** have purchased, are below. The cover provided is split into four parts as follows.

- Part One** – Personal Accident Insurance
- Part Two** – Personal Liability Insurance
- Part Three** – Optional Life & Critical Illness Insurance
- Part Four** – Legal Protection Insurance

PART	COVER	INSURER	POLICY NUMBER
1	Personal Accident Insurance	American International Group UK Limited	0010005500 – ARMY
2	Personal Liability Insurance	American International Group UK Limited	0010005501 – NAVY 0010005502 – RAF
3	Optional Life & Critical Illness Insurance	MetLife Europe d.a.c.	392A0001 – ARMY 392A0002 – NAVY 391A0100 – RAF
4	Legal Protection Insurance	American International Group UK Limited	0010005500 – ARMY 0010005501 – NAVY 0010005502 – RAF

### Introduction

These policy terms and conditions and the **enrolment certificate** set out the terms and conditions of this policy, the automatic extensions and the Optional Life & Critical Illness insurance. Please read it carefully. It tells an **insured person** what is covered, what is not covered, what to do if they want to make a claim and who to call if they need help.

Please familiarise yourself with the cover provided by this policy and all the terms, conditions, limitations and what is not covered. This policy document should be read in conjunction with the **enrolment certificate** which shows details of the cover the **coverholder** has purchased.

Cover is provided only for those persons insured by the extent of cover (**individual plan** or **family plan**) shown in the **enrolment**

**certificate** provided that the premium is paid when due and we agree to accept it.

The premium and the cover provided under Part One, (Personal Accident insurance) and Part Three (Optional Life & Critical Illness insurance) increases if more units of cover are bought (increases in cover under Part Three Optional Life & Critical Illness insurance are subject to medical acceptance).

The liability to pay a claim under each Part is as follows:

**Part One (Personal Accident insurance) and Part Two (Personal Liability insurance) and Part Four (Legal Protection insurance)** exclusively upon American International Group UK Limited with no liability on MetLife.

**Part Three (Optional Life & Critical Illness insurance)** exclusively upon MetLife with no liability upon American International Group UK Limited.

### Status of insurers

Personal Accident Insurance (including Personal Liability and Legal Protection) is underwritten by American International Group UK Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109).

This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>). American International Group UK Limited is a member of the Association of British Insurers. Registered in England: Company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

The Optional Life & Critical Illness section of this policy is insured by MetLife Europe d.a.c. MetLife Europe d.a.c. is a private company limited by shares and registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at Invicta House, Trafalgar Place, Brighton BN1 4FR, United Kingdom. Branch registration number: BR008866.

MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Authorised by the Prudential Regulation Authority in the UK. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in the UK.

## General policy definitions

These definitions apply to the whole of the policy terms and conditions.

We use certain words and expressions in this policy which have a specific meaning, and sometimes those meanings are unique to this policy. These words, and their meaning in this policy are shown below and each time one of them is used in the policy and/or the **enrolment certificate**, it is shown in **bold print**. Any word or expression in **bold** type has the same meaning whenever it is used throughout this policy. Plural forms of the words and expressions defined have the same meaning as the singular form.

Please also read Part One (Personal Accident insurance), Part Two (Personal Liability insurance), Part Three (Optional Life & Critical Illness insurance) and Part Four (Legal Protection insurance) for additional definitions applicable to that part of the policy.

### Child

A child or children (including legally adopted children and stepchildren) under 18 years of age, or under 23 years of age if in full-time education.

### Contract period

The period of insurance agreed

between the **plan co-ordinator** and **us** (and any renewal or extension thereof).

### Coverholder

A person in HM Regular Armed Forces, a Mobilised Reservist or on Full Time Reserve Service, or on Non-Regular Permanent Staff engagements, who is aged 16 or over but under 70, employed by the **plan co-ordinator**, and whose name appears under part A of the **enrolment certificate**.

### Customer service centre

Customer Service Centre, American International Group UK Limited,

AIG A&H UK, PO Box 3465, Croydon CR90 9AG

(Telephone **0208 662 8126** from the United Kingdom or **+44 20 8662 8126** from overseas).

### Enrolment certificate

A form showing the extent of cover (**individual plan** or **family plan**) and incorporating a premium deduction authority satisfactorily completed by the **coverholder** and countersigned and dated by an authorised signatory of the **plan co-ordinator**.

### Family plan

Covers the **coverholder**, the **coverholder's spouse** or **partner** and their **child** or **children**.

### Hostilities

A public announcement of the formation and deployment comprising 2,000 or more UK Service personnel to participate in and continue to be deployed in an armed conflict.

### Individual plan

Covers the **coverholder** only. However, if the **coverholder** is a **single parent**, cover extends to include the **coverholder's child** or **children**.

### Insured person

In respect of an **individual plan**, the **coverholder** and if the **coverholder** is a **single parent**, any **children**. In respect of a **family plan**, the

**coverholder**, their **spouse** or **partner**, and any **children**.

### Item

A benefit shown in the table of benefits in Part One (Personal Accident insurance) of these policy terms and conditions.

### Member

A member of HM Regular Armed Forces, a Mobilised Reservist, or on Full Time Reserve Service, or on Non-Regular Permanent Staff engagements, who is aged 16 or over but under 70, other than the **coverholder**, who is employed by the **plan co-ordinator**.

### Partner

A person aged 16 or over but under 70 who is co-habiting with the **coverholder** when the **coverholder's enrolment certificate** is countersigned and dated by an authorised signatory of the **plan co-ordinator**.

### Period of cover

The period described in the 'Start and finish of cover' section of these policy terms and conditions.

### Plan co-ordinator

The Ministry of Defence.

### Single parent

A **coverholder**, who has a **child** or **children**, and is unmarried or separated or divorced or living apart from their **spouse** or **partner**.

### Spouse

The **coverholder's** husband, wife or civil partner who must be aged 16 or over but under 70 when the **coverholder's enrolment certificate** is countersigned and dated by an authorised signatory of the **plan co-ordinator**.

### Territorial limits

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

### Total sum insured

In respect of Part One (Personal Accident insurance) the number of units of cover (subject to a maximum of 15)

shown on the **enrolment certificate** in force at the time of **bodily injury** multiplied by the sum insured per unit for the appropriate **item**. However, the maximum payable under section A **item 1 (quadriplegia)** is £750,000, **item 2 (paraplegia, hemiplegia or triplegia)** is £400,000 and section C **item 2 (death of a child aged under 16)** is £7,500.

In respect of Part Three – (Optional Life & Critical Illness insurance) the maximum number of units available is fifteen (15). The **total sum insured** for **you, your spouse or partner**, and any **children** aged 16 or 17 years old, or aged 16 to 23 if in full-time education is the number of units of cover shown on the **enrolment certificate** valid at the time of death, or diagnosis of **terminal illness or critical illness**, multiplied by the sum insured per unit as shown in the table of benefits on page 27.

In respect of Part Three – (Optional Life & Critical Illness insurance) a **child** aged 28 days or over but under 16, the **total sum insured** is a fixed benefit regardless of how many units **you** have selected. The benefit payable is shown in the table of benefits on page 27.

#### **You, your**

Part One, Part Two and Part Three – the **insured person(s)**. Part Four - the **coverholder** or the **coverholder's spouse or partner** if the **spouse or partner** is a member of HM Regular Armed Forces, a Mobilised Reservist, or on Full Time Reserve Service, or on Non- Regular Permanent Staff engagements.

#### **We, us, our**

Part One, Part Two and Part Four – American International Group UK Limited. Part Three – MetLife Europe d.a.c. (trading as MetLife).

## **General policy conditions**

These general policy conditions apply to the whole of these terms and conditions:

- a. The **plan co-ordinator** will deduct premium from the **coverholder's** pay;
- b. The **plan co-ordinator** will send **us** reports and the premiums deducted from the **coverholder's** pay;
- c. Provided the **coverholder** has paid the premium to the **plan co-ordinator**, the insurance will not be affected by the failure of the **plan co-ordinator** to send reports or pay premium to **us**;
- d. These policy terms and conditions will apply to all cover that begins on or after 1 January 2026, and will also apply to any cover already in force as of 1 January 2026;
- e. **We** may alter the policy terms and conditions and/or premiums subject to the agreement of the **plan co-ordinator** as detailed in the 'Policy and Premium Alteration' section on page 11. Such changes will be effective for all **insured persons** from the date agreed by **us** and the **plan co-ordinator**. The **coverholder** will be given at least 30 days' notice of such changes. If the **coverholder** does not agree to these changes they may cancel the policy in accordance with the 'Cooling-off period and cancellation' section;
- f. **You** cannot assign (transfer) this insurance to anyone else;
- g. No amount paid for a claim under these policy terms and conditions will carry interest;
- h. This insurance does not have a surrender value;
- i. No person has the right to alter the policy cover, terms, conditions, provisions, limitations or what is or is

not covered, except as specified in paragraph (e) above.

### **Claim notification**

All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in the **insured person** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

### **Complying with the policy**

To have the full protection of this policy the **insured persons** must comply with all sections in particular the conditions outlined under the section entitled Claim Procedure, which are conditions of the policy. Failure to comply with these conditions may determine whether **we** deny any claim made under this policy or the amount **we** pay in the event of a claim.

## **Cooling-off period and cancellation**

### **Cooling-off period**

The **coverholder** may cancel this policy within 30 days of the policy commencing or within 30 days of the date the **enrolment certificate** is countersigned and dated by an authorised signatory of the **plan co-ordinator**.

If, within this 30-day cooling-off period there is an insured event which results in a claim covered by the policy, **we** will only refund a part of the premium in proportion to the period of unused cover.

**We** will refund all premium paid (or part thereof, as applicable) within 30 days of the date the **customer service centre** receives notice of cancellation from the **coverholder** or **plan co-ordinator**. The **coverholder** or **plan co-ordinator** should contact the **customer service centre** to

obtain a refund. Contact details are on page 8 under the General policy definitions section.

### **Cancellation after the cooling-off period**

The **coverholder** can cancel their cover at any time after the cooling-off period by contacting the **plan co-ordinator**. Should the **coverholder** decide to cancel, cover stops at the end of the pay period covered by the last deduction.

**We** will not refund any premiums paid after the cooling-off period has ended except where the policy has been cancelled by the **coverholder** as set out in the 'Policy and Premium Alteration' section on page 11.

If this insurance is cancelled, the **coverholder** must tell the **plan co-ordinator** to stop making deductions.

Cover will cease with **us** at the end of the **contract period** as agreed with the **plan co-ordinator**. In the event that **we** are no longer able to provide cover during the **contract period**, **we** will give the **plan co-ordinator** at least 6 months' notice in writing in advance. The **coverholder** will then be given at least 60 days' notice that the **contract period** is coming to an end. Cover will end at the end of the monthly period covered by the last pay deduction. The **coverholder** is responsible for telling other **insured persons** that the policy is cancelled.

No person other than the **plan co-ordinator** or **us** has the right to cancel the **contract period**.

### **Disclosure of information**

The **coverholder** or any **insured person** must take reasonable care to make sure that all facts and information that they provide **us** with when taking out, renewing, or requesting changes to the cover provided by this policy, are accurate and complete. If

the **coverholder** or any **insured person** fails to exercise reasonable care, **we** will treat their policy as if it had not existed from the start of the policy, renewal date or date when any changes were made to the policy (as the case may be) if the **coverholder** or any **insured person**

- a. deliberately or recklessly gave **us** inaccurate or incomplete information; or
- b. did not take reasonable care to give **us** accurate and complete information in circumstances where **we** would not have covered the **coverholder** or any **insured person** at all, had **we** known about such information.

**We** will return the premium provided that the **coverholder** or any **insured person** did not deliberately or recklessly provide **us** with inaccurate or incomplete information.

In all other cases, **we** may refuse to pay all or part of a claim, depending on what **we** would have done if the **coverholder** or any **insured person** had taken reasonable care to provide **us** with accurate and complete information. If **we** would have insured the **coverholder** or any **insured person** on different terms (other than in relation to premium), then the policy will be treated as if it had contained such terms.

In such circumstances, **we** will only pay a claim if the claim would have been covered by a policy containing such terms. If **we** would have provided the **coverholder** or any **insured person** with cover for a higher premium, the amount payable on any claim will be reduced proportionally, based on the ratio that the premium actually charged bears to that which **we** would have charged. For example, **we** will only pay half of the claim, if **we** would have charged double the premium.

If this policy covers more than

one **insured person** and any failure to comply with this condition relates to that person, **we** may rely on **our** rights under this condition as against that **insured person**, as if a separate policy had been issued to them, leaving the remainder of the policy and the rights of other **insured persons** unaffected.

If there are any changes to an **insured person's** circumstances and/or the information they have provided is no longer true, valid or up-to-date the **coverholder** or the **insured person** must tell **us** as soon as is reasonably possible.

### **Exclusion period**

In the event of **hostilities** **we** can declare an exclusion period by advising the **plan co-ordinator**. During this period **we** will not accept any new **enrolment certificates** or any increase in the number of units.

The declaration by **us** of an exclusion period will not affect any existing cover, which is subject to these policy terms and conditions.

### **Financial Services Compensation Scheme (FSCS)**

American International Group UK Limited and MetLife are covered by the Financial Services Compensation Scheme (FSCS). If any of the insurers are unable to meet their financial obligations **you** may be entitled to compensation from the scheme, depending on whether **you** are an eligible claimant, the type of insurance and the circumstances of the claim.

Note that for life assurance FSCS's first responsibility is to seek continuity of cover rather than to pay compensation.

Further information about the scheme is available from the FSCS at: [www.fscs.org.uk](http://www.fscs.org.uk) and by calling +44 (0) 20 7741 4100 or 0800 678 1100.

## Fraudulent or exaggerated claims

### By the coverholder

If the **coverholder** makes any fraudulent or exaggerated claim, **we** will refuse to pay the claim and the **coverholder** must pay back any benefits they have already received in respect of such claim. **We** may also terminate this policy from the date of the fraud or exaggeration. If **we** terminate the policy, **we** will not refund any premiums.

### By the insured person

If an **insured person** makes a fraudulent or exaggerated claim, **we** will only refuse to pay that **insured person's** claim and **we** may only terminate the cover for that **insured person**, leaving the remainder of the policy and the rights of other **insured persons** unaffected. In such a case, **we** will not refund any premium in respect of that **insured person**.

## Law and jurisdiction

This policy will be governed by English law, and the **coverholder** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by the **coverholder** and **us** before the start of the policy.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

## Paying premiums

Premium is taken from the **coverholder's** pay every month and each monthly premium buys cover for the whole month of the deduction. It is the **coverholder's** responsibility to make sure that the premiums are taken from their pay at the correct time and for the correct amount to make sure cover is continuous. Unless the **coverholder** cancels the policy, cover will automatically renew under the

terms of this policy for a further month and the premium will be collected.

## Policy and Premium Alteration

**We** will notify the **coverholder** via the **plan co-ordinator** of any changes to the policy terms and conditions, including the premium for the policy by giving the **coverholder** 30 days' notice in writing.

If the changes are acceptable to the **coverholder** then this policy will continue.

If the changes are not acceptable, the **coverholder** may cancel this policy in accordance with the 'Cooling-off period and cancellation' section. If this happens, no claims will be paid arising from covered events occurring after the date of the cancellation. **We** will return to the **coverholder** any premium already paid to **us** in advance for cover that is unused at the date of cancellation.

The **coverholder** is responsible for notifying other **insured persons** of such cancellation or any changes to this policy.

## Start and finish of cover

### Start of cover

**In respect of Part One, Part Two and Part Four (Personal Accident, Personal Liability and Legal Protection insurance)**

Cover starts under the **individual plan** or **family plan** when the **coverholder's** completed **enrolment certificate** is countersigned and dated by an authorised signatory of the **plan co-ordinator**.

**In respect of Part Three (Optional Life & Critical Illness insurance)**

If **you** as the **coverholder** answer "no" to all health questions in the **enrolment certificate** in respect of yourself, and if applicable, in respect of **your spouse** or

**partner** and **children**, cover in respect of **you** as the **coverholder** and any other **insured persons** starts when the completed and signed **enrolment certificate** is countersigned and dated by an authorised signatory of the **plan co-ordinator**.

If **you** as the **coverholder** answer "yes" to one or more health questions in the **enrolment certificate** in respect of yourself, and if applicable, in respect of **your spouse** or **partner** and **children**, cover in respect of **you** as the **coverholder** and any other **insured persons** is subject to medical acceptance and if accepted, cover starts when **we** confirm in writing.

## End of cover

### 1. Coverholder and any insured persons

Cover in respect of the **coverholder** and any **insured persons** will end on the earliest of the following dates:

- a. when the **coverholder** is no longer a regular serving member of the **plan co-ordinator**;
- b. when the **coverholder** dies;
- c. when **you** die, or in respect of Part Three (Optional Life & Critical Illness insurance) you are given a diagnosis of a **terminal illness**;
- d. on the **coverholder's** 70th birthday;
- e. in respect of Part One (Personal Accident insurance), when **we** have paid a claim under **items** 1 or 2 of section A (catastrophic injuries) or £20,000 per unit under section B (permanent disabilities);

- f. on the next premium due date in respect of Part Three (Optional Life & Critical Illness insurance) if the **coverholder** or **plan co-ordinator** tells us to stop providing that cover or the **coverholder** withdraws permission for premiums to be deducted in respect of that cover;
- g. on the next premium due date in respect of Part One, Part Two and Part Four (Personal Accident, Personal Liability and Legal Protection insurance) if the **coverholder** or **plan co-ordinator** tells us to stop providing cover for those parts of the policy or the **coverholder** withdraws permission for premiums to be deducted in respect of those parts. In this instance, cover under Part Three (Optional Life & Critical Illness insurance) will stop at the same premium due date; and
- h. termination of the **contract period** (see page 5 “Cooling-off period and cancellation”).

## 2. Coverholder’s spouse or partner

Cover in respect of the **coverholder’s spouse or partner**, if applicable, will end at the earliest of the following dates:

- a. when the **coverholder** tells us to stop insuring their **spouse** or **partner**;
- b. when a **spouse** ceases to be the husband, wife or civil partner of the **coverholder** or in relation to a **partner**, when a **partner** is no longer co-habiting with the **coverholder**; and
- c. on the **spouse’s** or **partner’s** 70th birthday.

## 3. Children

Cover in respect of any **children**, if applicable, will

end at the earliest of the following dates:

- a. the **child’s** 18th birthday, unless they are in full-time education;
- b. if the **child** is in full-time education, on ceasing full-time education or the **child’s** 23rd birthday (whichever occurs first);
- c. the **coverholder’s** 70th birthday; and
- d. when the extent of cover shown on the **enrolment certificate** is changed from **family plan** to **individual plan** and the **coverholder** is not a **single parent**.

## How we use Personal Information

### American International Group UK Limited (Part One - Personal Accident, Part Two - Personal Liability insurance AND Part Four – Legal Protection Insurance)

American International Group UK Limited is committed to protecting the privacy of customers, claimants and other business contacts.

### Personal Information

identifies and relates to **you** or other individuals (e.g. **your partner** or other members of **your family**). If **you** provide Personal Information about another individual, you must (unless **we** agree otherwise) inform the individual about the content of this notice and **our** Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with **us**.

**The types of Personal Information we may collect and why** – Depending on **our** relationship with **you**, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive

information about health or medical conditions (collected with **your** consent where required by applicable law) as well as other Personal Information provided by **you** or that **we** obtain in connection with **our** relationship with **you**. Personal information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of **our** business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside **your** country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

### Sharing of Personal Information

– For the above purposes Personal Information may be shared with **our** group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers’ compensation boards. **We** may search these registers to prevent, detect and

investigate fraud or to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim.

Personal Information may be shared with prospective purchasers, and transferred upon a sale of **our** company or transfer of business assets.

**International transfer** – Due to the global nature of **our** business, Personal Information may be transferred to parties located in other countries (including the United States) which may have a different data protection regime to that in **your** country of residence. When making these transfers, **we** will take steps to ensure that **your** Personal Information is adequately protected and transferred in accordance with the requirements of data protection law.

In AIG's full Privacy Policy (<https://www.aig.co.uk/privacy-policy>), the section "Where do **we** process Personal Information?" does not apply to Personal Information relating to **insured persons** provided to **us** by the Ministry of Defence (Primary Information).

**Security of Personal Information** – Appropriate technical and physical security measures are used to keep **your** Personal Information safe and secure. When **we** provide Personal Information to a third party (including **our** service providers) or engage a third party to collect Personal Information on **our** behalf, the third party will be selected carefully and required to use appropriate security measures.

**Your rights** – **You** have a number of rights under data protection law in connection with **our** use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions.

These rights may include a right to access Personal Information, a right to correct

inaccurate data, a right to erase data or suspend **our** use of data. These rights may also include a right to transfer **your** data to another organisation, a right to object to **our** use of **your** Personal Information, a right to request that certain automated decisions **we** make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **your** rights and how **you** may exercise them is set out in full in **our** Privacy Policy.

**Privacy Policy** – More details about **your** rights and how **we** collect, use and disclose **your** Personal Information can be found in **our** full Privacy Policy at: <https://www.aig.co.uk/privacy-policy> or **you** may request a copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by email at: [dataprotectionofficer.uk@aig.com](mailto:dataprotectionofficer.uk@aig.com).

### **MetLife (Part Three - Optional Life & Critical Illness insurance)**

**We** are a data controller in respect of any personal data **you** provide to **us**, whether at the time **you** take out **your** policy or in the future when **you** make a claim. This includes any sensitive personal data, such as health information or medical reports or records relating to **you**. The ways in which **we** may collect, share or process **your** personal data are explained in **our** privacy notice, which forms part of **your** policy.

The privacy notice also explains **your** rights regarding **your** personal data. A copy of **our** privacy notice is available on **our** website, [www.metlife.co.uk](http://www.metlife.co.uk).

Should **you** have any questions or concerns, please contact the MetLife Data Protection Officer at [DataProtectionUK@MetLife.com](mailto:DataProtectionUK@MetLife.com).

# Part One – Personal Accident Insurance

## What the insurance covers

If, during the **period of cover**, **you** suffer **bodily injury** which, within two years solely and independently of any other cause, results in death, a catastrophic injury, a **permanent disability**, specified **burns**, specified **fractures**, **hospitalisation**, **flesh wounds**, facial scarring, **dislocations**, **cartilage injury**, the **rupture of tendons**, or the complete **tear of ligaments**, **we** will pay the **total sum insured**.

Payment will be made to **you** (as long as **you** are not a **child**), or to **your** legal representative if **you** die. In the case of a **child**, **we** will pay the **total sum insured** to the **coverholder**, as long as they are a parent of the **child**, otherwise **we** will pay the **child's** legal guardian.

## Definitions applying to Part One (Personal Accident Insurance)

In addition to the general definitions which apply to the whole of these policy terms and conditions, **we** use certain words and expressions in Part One of these policy terms and conditions which have a specific meaning. They have this specific meaning wherever they appear in Part One of these policy terms and conditions and **enrolment certificate** and are shown in **bold print**.

### Accident

A sudden unexpected and specific event, external to the **body**, which occurs at an identifiable time and place.

### Bodily injury

Injury to the **body** caused by an **accident**. It does not include:

- sickness or disease unless

this results from injury to the **body**; or

- post-traumatic stress disorder; or
- a psychological or psychiatric illness or condition; or
- injury caused by any **gradual cause**.

**We** will treat death, **permanent disability**, **burns** specified in the table of benefits, **fractures**, specified in the table of benefits, or **hospitalisation** caused as a direct result of being exposed to extreme weather conditions as **bodily injury**.

### Body

The head, trunk, **upper limbs** and **lower limbs**.

### Burns

The destruction of both the epidermis (the outer layers of the skin) and dermis (the layers of the skin that contain hair follicles, nerve endings, sweat and sebaceous glands) by fire, electricity or heat.

### Cartilage injury

Injury to the firm, flexible connective tissue found covering the ends of bones where they meet to form joints and at the end of **your** nose requiring surgical intervention.

### Catastrophic injury

**Quadriplegia**, **Triplesia**, **Hemiplegia**, **Paraplegia** noted under the table of benefits for section A.

### Complete tear of a ligament

Complete tear of the connective tissue attaching **bone to bone** confirmed by radiological imaging.

### Criminal injury

**Bodily injury** as a direct result of:

- a) an unprovoked crime of violence by a third party (including arson and poisoning);
- b) trying to arrest a suspected offender of a criminal offence;

- c) trying to prevent a criminal offence; or
- d) helping the Police or other person whose duty it is to make an arrest or prevent a criminal offence.

### Dislocation

Displacement of the bones at a joint which is confirmed to have occurred by a medical practitioner.

### Established non-union

Non-union of a fractured bone that is established radiologically 12 months or more after the date of the **fracture**.

### Face

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

### Flesh wound

**Bodily injury** caused by a gunshot, knife, blast, barbed wire, glass, shrapnel, or dog bite, which results in:

temporary restriction of **body** movement; or

- temporary loss of **body** strength; or
- **permanent disfigurement**

that requires medical treatment by a medical practitioner who is not an **insured person** or a relative of an **insured person**.

### Fracture or fractures

A break or breaks in a bone.

### Genitalia

The penis, one or both testes and scrotum, the cervix, uterus, vagina or vulva.

### Gradual cause

A cause that is the result of a series of events which occur or develop over time that cannot be attributable to a single **accident**.

### Hand

All the fingers and the thumb of a hand.

### **Hemiplegia**

The permanent and total paralysis of one **upper limb** and one **lower limb** on one side of the **body**.

### **Hospital**

An institution (including field hospitals) which has accommodation for residential patients and facilities for diagnosis, surgery and treatment. It does not include, for example, a long-term nursing home including palliative care, a rehabilitation centre, a retirement home, an extended-care facility or a convalescence home.

### **Hospitalisation**

An overnight stay as an inpatient in a **hospital** other than for extended care or rehabilitation.

### **Loss**

Permanent, total and irrecoverable loss of use or the permanent and total loss by physical severance, resulting in separation.

### **Loss of hearing**

The permanent, total and irrecoverable loss of hearing. This occurs if the degree of hearing remaining results in the inability to hear sounds when tested by a qualified audiologist quieter than 90 decibels across frequencies between 500 Hz and 3,000 Hz.

### **Loss of sight**

The permanent, total and irrecoverable loss of sight; this is considered to have occurred if the degree of sight remaining is 3/60 or less on the Snellen scale.

### **Loss of speech**

The permanent, total and irrecoverable loss of the ability to speak.

### **Lower limbs**

Thighs, legs and feet.

### **Paraplegia**

The permanent and total paralysis of both **lower limbs**, bladder and rectum.

### **Permanent disability**

An **item** described under the table of benefits for section B.

### **Permanent disfigurement**

Physical disfigurement of the **body**, which is a scar or scars:  
- of more than 10 centimetres in total length; or  
- covers an area of at least 10 square centimetres.

### **Permanent total disablement**

As shown in section B **item 1a** is the total inability to do paid work of any kind which will probably last for the rest of **your** life.

As shown in section B **item 1b**, in respect of an **insured person** who at the date of **bodily injury** is:

- a) serving in HM Regular Armed Forces, a Mobilised Reservist or on Full Time Reserve Service or on Non-Regular Permanent Staff engagements the medical discharge from the armed forces solely by reason of **bodily injury** and resulting in the last day of service being within two years of first suffering **bodily injury**;
- b) in full-time paid employment, the total inability within two years of first suffering **bodily injury** of that **spouse** or **partner**, solely by reason of **bodily injury** to continue with their **usual occupation** for the remainder of their life.

### **Quadriplegia**

The permanent and total paralysis of both **upper limbs** and both **lower limbs**.

### **Rupture of a tendon**

Rupture of the connective tissue attaching muscle to bone which is confirmed to have occurred by a medical practitioner.

### **Triplegia**

The permanent and total paralysis of one **upper limb** and both **lower limbs** or both **upper limbs** and one **lower limb**.

### **Upper limbs**

Arms, forearms and **hands**.

### **Usual occupation**

In respect of a **spouse** or **partner**, their normal full-time paid employment provided it is 30 hours a week or more.

## **Extensions**

### **Criminal Injury**

In the event of a **criminal injury**:

- a) the sum insured under Section B **item 1b** will be increased to £10,000 per unit;
- b) if a payment is made under section B **items 1a, 1b, 2, 3, 4, 5, 6a, 6b, 7** or section C **item 1**, an extra amount of £10,000 will be payable no matter how many units have been bought.

## Table of benefits

The table of benefits that follows shows the **items**, a brief description of those **items** and the amounts payable in respect of those **items**, for which each **insured person** is covered under this policy if they have purchased one (1) unit of cover. The amount payable is dependent on the number of units purchased. Up to fifteen (15) units are available.

### SECTION A CATASTROPHIC INJURY

ITEM	BENEFIT DESCRIPTION	SUM INSURED
1	<b>Quadriplegia</b>	£100,000 for the first unit, and £50,000 for every unit up to £750,000
2	<b>Paraplegia, Hemiplegia or Triplegia</b>	£50,000 for the first unit, and £25,000 for every unit up to £400,000

### SECTION B PERMANENT DISABILITIES

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
1a	<b>Permanent total disablement</b>	£20,000
1b	<b>Permanent total disablement</b>	£2,500
2	<b>Loss of sight</b> in both eyes	£20,000
3	<b>Loss</b> of both <b>hands</b> or both feet	£20,000
4	<b>Loss of sight</b> in one eye	£10,000
5	<b>Loss</b> of a) one <b>hand</b> or foot b) one limb below the shoulder and above the wrist c) one limb below the hip and above the ankle	£10,000 £1,000 £2,000
6	<b>Loss of hearing</b> in: a) both ears b) one ear	£20,000 £5,000
7	<b>Loss of speech</b>	£20,000
8	<b>Loss</b> of <b>genitalia</b> below the waist (male and female)	£10,000
9	<b>Loss</b> of the entire back or spine (vertebral column) with no injury to the spinal cord	£7,000
10	<b>Loss</b> of four fingers	£7,000
11	<b>Loss</b> of the entire a) shoulder b) hip	£7,000 £8,000
12	<b>Loss</b> of a thumb: a) both joints b) one joint	£3,000 £1,500
13	<b>Loss</b> of a finger: a) three joints b) two joints c) one joint	£2,000 £1,500 £1,000

## SECTION B PERMANENT DISABILITIES

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
14	<b>Loss of toes:</b> a) all toes – one foot b) big toe – both joints c) big toe – one joint d) other than big toe – each toe	£3,000 £1,000 £600 £400
15	Permanent <b>fracture</b> of a leg or patella (kneecap) with <b>established non-union</b> (permanent failure of healing)	£2,000
16	<b>Loss</b> following the medical diagnosis of non-freezing cold injury	£3,000
17	<b>Permanent disability</b> not otherwise listed Please see the section headed '1. Non-specified injuries' under conditions applying to Part One (Personal Accident insurance) for further details.	Up to £20,000

## SECTION C DEATH BY ACCIDENT

ITEM	BENEFIT DESCRIPTION	SUM INSURED
1	Death of the <b>coverholder</b> , their <b>spouse/partner</b> or their <b>child</b> aged 16 and older	£10,000 per unit per <b>insured person</b>
2	Death of the <b>coverholder's</b> , <b>spouse's</b> or <b>partner's child</b> aged under 16 no matter how many units have been bought	£7,500 per <b>insured person</b>

## SECTION D BURNS

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
1	<b>Burns</b> which cover: 35% or more of the <b>body</b> surface 27% or more, but less than 35%, of <b>body</b> surface 18% or more, but less than 27%, of <b>body</b> surface 9% or more, but less than 18%, of <b>body</b> surface 2% or more, but less than 9%, of <b>body</b> surface Maximum payable for any one <b>accident</b> for all <b>burns</b>	£4,000 £3,000 £2,000 £1,500 £1,000 £4,000

## SECTION E FRACTURES

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
	<b>Fracture or fractures to:</b>	
1	the vertebral body of the spine (except coccyx)	£500
2	the pelvis	£400
3	the ankle or one or more bones of the leg (tibia, femur, patella, and fibula)	£300
4	the wrist or one or more bones of the arm (humerus, radius, and ulna)	£150
5	the skull (excluding nose and teeth)	£150
6	the breast bone (sternum and manubrium)	£150
7	the shoulder blade or collar bone (scapula and clavicle)	£150
8	the rib cage	£100
9	the bones of the <b>hand</b> or foot (one or more)	£100
10	any bone not specified above	£100
	Maximum payable for any one <b>accident</b> for all <b>fractures</b> .	£2,000

## SECTION F HOSPITALISATION

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
1	<b>Hospitalisation</b> payable from the 3 <sup>rd</sup> consecutive night as an inpatient in a <b>hospital</b> , up to 365 nights.  No benefit is payable for the first 2 nights' <b>hospitalisation</b> .	£30 per night

## SECTION G FLESH WOUNDS AND FACIAL SCARRING

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
1	One or more <b>flesh wounds</b> to the <b>coverholder</b> or <b>member</b>	£150
2	Wounds to the <b>face</b> resulting in permanent scarring that is either centimetres in length or centimetres in square area: a) over 3 centimetres but less than 10 centimetres b) 10 centimetres but less than 20 centimetres c) 20 centimetres or more	£175 £200 £250
	Maximum payable for any one <b>accident</b> for all <b>flesh wounds</b> or scarring to the <b>face</b>	£400

## SECTION H DISLOCATIONS

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
1	<b>Dislocation or dislocations of</b> a) the spine or hip b) the patella, knee, ankle, shoulder, or elbow c) fingers, thumbs, and toes d) other joints Maximum payable for any one <b>accident</b> for all <b>dislocations</b>	£80 £80 £20 £50 £1,000

## SECTION I RUPTURE OF A TENDON

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
1	<b>Rupture of a tendon</b> a) hamstrings b) quadriceps c) achilles d) rotator cuff e) bicep	£100 £100 £100 £100 £100

## SECTION J COMPLETE TEAR OF A LIGAMENT

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
1	<b>Complete tear of a ligament</b> to the knee or ankle joints	£80

## SECTION K CARTILAGE INJURY

ITEM	BENEFIT DESCRIPTION	SUM INSURED PER UNIT
1	<b>Cartilage injury</b> to a specified joint	£80

In addition to the above benefits **you** are also eligible to access **VIRTUAL MEDICAL CARE:**

- **GP Consultations**
- **Expert Case Management**
- **Virtual Physio**

See page 22 for details.

## Exclusions applying to Part One (Personal Accident Insurance)

We will not pay benefits for **bodily injury** caused by:

- a. war, whether declared or not, between any of the following countries: the United States of America, France, the United Kingdom, Russia and any federal subject of the Russian Federation;
- b. intentional self-inflicted injury, suicide or attempted suicide;
- c. any **fracture** where osteoporosis has been diagnosed and made known to **you** before **you** suffered **bodily injury**;
- d. **criminal injury**
  - i) by a **spouse** or **partner** or a member of the same household;
  - ii) by a traffic **accident** except where the vehicle is deliberately used to cause the **bodily injury**;
  - iii) during a fight voluntarily entered into by **you**;
  - iv) during active service or armed conflict; or
  - v) not reported to the Police within 48 hours of the **bodily injury** or as soon as is reasonably possible;
- e. any **dislocation**, **rupture of a tendon** or **complete tear of a ligament** directly or indirectly resulting from or attributable to pregnancy or childbirth.

We will not pay any benefits for:

- a. sickness or disease unless this results from injury to the **body**;
- b. post-traumatic stress disorder;
- c. a psychological or psychiatric illness or condition;
- d. injury caused by any **gradual cause**.

## Conditions applying to Part One (Personal Accident Insurance)

### 1. Non-specified injuries

We will pay a benefit (or benefits) under **item 17** of section B (**permanent disabilities**) for a permanent,

total and irrecoverable **loss** by assessing the degree of disability suffered compared to those **permanent disabilities** specifically mentioned in that section without taking account of **your** occupation.

If the disability suffered does not relate to a specific disability or a part of the **body** mentioned in the table of benefits in section B, then **we** will assess the degree of disability suffered as a percentage of the whole body.

To do this **we** will ask an independent medical consultant or other medical specialist to evaluate the impairment and disability, which may include reference to the American Medical Association Guide to the Evaluation of Permanent Impairment Sixth Edition (or any subsequent revisions thereof) or other similar guides.

### Example

**You** sustain a head injury as a result of a falling object striking **you** on the head. This injury results in the permanent, total and irrecoverable **loss** of smell and taste. There is no benefit for **loss** of smell and taste listed in the table of benefits. Assessing **your bodily injury** by reference to the American Medical Association's Guide to the Evaluation of Permanent Impairment Sixth Edition (or any subsequent revisions thereof), **loss** of smell and taste has a maximum value of 5% of whole body impairment. If **you** had purchased ten (10) units of cover, **you** would then receive a maximum payment of £10,000. This would be calculated at £20,000 per unit for **item 17** of section B multiplied by 10 units purchased multiplied by 5% for the whole body impairment.

### 2. Existing medical conditions

If **you** have an existing physical or medical condition, **we** will ask an independent medical consultant to:

- i. assess whether **your** existing physical or medical condition has contributed to **your** post-**accident** disability and, if so
- ii. assess the difference between **your** physical or medical condition before and **your** disability after the **accident**.

Any payment will be based on the difference, expressed as a percentage and applied to the appropriate **item** in the table of benefits.

### 3. Disappearance

In addition to the general conditions which apply to the whole of these policy terms and conditions, if **you** disappear, and after a suitable period of time as determined by **us** it is reasonable to believe that **you** have died as a result of **bodily injury**, **we** will pay the death benefit to **your** legal personal representative. If **we** find out **you** have not died, the benefit will be repayable to **us**.

## Limitations applying to Part One (Personal Accident Insurance)

- a. When more than one form of **permanent disability** results from **bodily injury**, **we** will add together the benefits under section B (**permanent disabilities**). The most **we** will pay for each unit will be the sum insured under **item 1a** of section B.
- b. **You** can only claim under one of the sections A (**catastrophic injuries**) or B (**permanent disabilities**) for **bodily injury** resulting from one **accident**.
- c. If **you** die within 13 weeks of **bodily injury**, as long as death was as a result of **bodily injury**, **we** will pay the benefit under section C (death) and not the benefits under section A (**catastrophic injuries**) or section B

- (**permanent disabilities**).
- d. **We** will only pay one of the **quadriplegia, paraplegia, hemiplegia** or **triplegia** benefits as the result of one **accident** causing **bodily injury**.
  - e. **We** will not pay **item 2** of section B (**permanent disabilities**) as well as **item 4** or **item 3** of section B as well as **item 5a** or **item 6b** as well as **item 6a**.
  - f. Where a **bodily injury** suffered can be claimed under more than one of the **items** specified in section B in the table of benefits, only the benefit **item** specified with the highest sum insured will be paid.
  - g. **We** will consider claims under **item 1b** of section B (**permanent disabilities**) for medical discharge from the armed forces only, when the last day of service occurred more than two years after the date of **bodily injury**, if as a direct result of their **bodily injury** the **insured person**:
    - i) has for the two-year period immediately following their **bodily injury** undergone continuous care of a medical practitioner, medical consultant or medical specialist for optimum treatment of their **bodily injury** and the **insured person** has been unable to return to work in any capacity as a result of their **bodily injury** during the two-year period; or
    - ii) has failed an official HM Regular Armed Forces, a Mobilised Reservist or on Full Time Reserve Service or Non- Regular Permanent Staff return to work programme.
  - h. Benefits under section D (**burns**) and section E (**fractures**) are payable in addition to those under section A (**catastrophic injuries**) and section B (**permanent disabilities**) for **bodily injury** resulting from one **accident**.
    - i. Under section E (**fractures**)
      - (i) **we** will pay only one of each of **items 1, 5 or 6** per **accident**. **We** will only pay one of **items 2, 3, 4, 7 or 8** for each side of the **body** per **accident**.
      - (ii) **we** will pay a **fracture** benefit only once during the lifetime of the policy if the **insured person** is diagnosed with osteoporosis following an **accident** that results in a claim under section E.
    - j. The benefit under section F (**hospitalisation**) is payable in addition to all other sections for **bodily injury** resulting from one **accident**. No benefit is payable for the first 2 nights' **hospitalisation**.
    - k. The amount paid under section G **item 1** and **item 2**, will be deducted from any payment made under Part One (Personal Accident insurance) sections A, B or C.
    - l. Under section H (**dislocations**)
      - i) the benefit is payable only once in any one 12-month period
      - ii) **we** will pay the benefit only once for each finger, thumb or toe.
    - m. **We** will pay the benefit under section I (**rupture of a tendon**) only once in any 12-month period.
    - n. **We** will pay the benefit under section J (**complete tear of a ligament**) only once in any 12-month period.
    - o. **We** will pay the benefit under section K (**cartilage injury**) only once in any 12-month period.

### Claim procedure applying to Part One (Personal Accident Insurance)

If **you** want to make a claim under Part One of these policy terms and conditions, **you** (or the **coverholder** for a **child**) must contact the **customer service centre** as soon as possible.

**We** will ask **you** to fill in a claim form and **we** may ask **you** to go

for a medical examination to support **your** claim.

**You** must give **us** permission to get any medical reports and records that **we** need from any medical practitioner that has treated **you**, otherwise **we** may not pay **your** claim.

**We** will pay for the medical examination and for any medical reports and records **we** ask for.

**You** must give **us** all certificates, information and any other evidence that will support **your** claim, all at **your** own expense except for any medical reports and records **we** ask for.

If **you** die, **we** have the right to ask for a post-mortem examination.

If **you** (or the person claiming on **your** behalf), does not comply with any reasonable request by **us** under this claims procedure, **we** may not pay the claim.

The claim may be rejected if it is made so long after the event that **we** are unable to investigate the claim fully. It may also result in **you** not receiving the full amount claimed if the amount claimed is increased as a result of the delay.

## Post-traumatic Stress Disorder (PTSD) Counselling Service

Counselling service for the symptoms of post-traumatic stress disorder (PTSD) is available for any ex-**members** of the British Armed Forces who have previously been a Personal Accident **coverholder** or **member**.

The counselling service is available through PTSD Resolution, a charity (No. 1133188) formed in 2009 to provide counselling to British Armed Forces Veterans and their families to relieve mental health problems resulting from military service.

The counselling service will include assignment to a nearby, qualified Therapist within one working day without referral or diagnosis. A package of face-to-face consultations will be available for the ex-**coverholder**, or ex-**member**, and follow-up consultations will also be available.

Help is also available for any affected **spouse, partner** and/or **child**, and consultations can be arranged either jointly with the ex-**coverholder** or ex-**member**, or in separate sessions.

### Access to the service

Further details of the services offered by PTSD Resolution for ex-**coverholders** or ex-**members** of this scheme are available at:

[www.ptsdresolution.org](http://www.ptsdresolution.org)

0300 302 0551

## Virtual Medical Care

Under Personal Accident, free medical guidance and advice is available to all **insured persons**, including their **spouses/partners** and their **children** up to the age of 18 (or 23 if in full-time education), through the Virtual Medical Care service.

Virtual Medical Care has three key components:

- **GP Consultations**

Virtual Medical Care provides unlimited, round the clock access to GPs for medical consultations and advice, prescriptions or medical referrals. All GPs available under the Virtual Medical Care service are licensed by the General Medical Council (GMC).

- **Expert Case Management**

Assessments by world-leading experts are available for complex medical cases or treatment plans, or where a second medical opinion is needed on an existing diagnosis or proposed treatment plan.

- **Virtual Physio**

Virtual Physio is also available to all **insured persons**, including their **spouses/partners** over the age of 18 years of age. Virtual Physio provides access to a remote chartered UK physiotherapist to assist with the diagnosis and treatment of musculoskeletal (MSK) pain.

### Access to the service

Virtual Medical Care and Virtual Physio are available via the telephone, the website or the App – see details below. When registering to use the service for the first time, anyone insured under this policy should use the policy number which can be found in the documentation.

[www.virtualmedicalcare.co.uk](http://www.virtualmedicalcare.co.uk)

02 034 990 658

Virtual Medical Care is a third-party service provided by Teladoc Health.

# Part Two – Personal Liability Insurance

## What this insurance covers

We insure **your** legal liability up to the benefit amount shown below, plus defence costs agreed by **us** in writing, which **you** in a personal capacity become legally liable to pay for **injury** to any person or **damage** to material property from an accident anywhere in the world occurring during the **period of cover**.

## Benefit amount (no matter how many units have been bought)

Personal liability up to a maximum limit of liability of £500,000 for any one claim or series of claims arising from one event or cause.

## Definitions applying to Part Two (Personal Liability Insurance)

In addition to the general definitions which apply to the whole of these policy terms and conditions, **we** use certain words and expressions in Part Two of these policy terms and conditions which have a specific meaning. They have this specific meaning wherever they appear in Part Two of these policy terms and conditions and the **enrolment certificate** and are shown in **bold print**.

### Course of employment

The undertaking of any duty, in any capacity, the **coverholder**, **spouse** or **partner** is contracted (obliged) to carry out whilst employed by the **plan co-ordinator** and during the **coverholder's**, **spouse's** or **partner's** period of service in HM Regular Armed Forces, a Mobilised Reservist or on Full Time Reserve Service, or on Non-Regular Permanent Staff engagements.

### Damage

Damage to, loss, or destruction of tangible property.

### Injury

Injury to the body, sickness or disease arising from an accident occurring during the **period of cover**, or death resulting from such injury to the body, sickness or disease.

### Intentionally

Where a reasonable person would contemplate that **injury**, or **damage** or loss to property, would be likely to follow from a deliberate action carried out by **you** whether or not **you** wanted such **injury**, **damage** or loss to occur.

### Recklessly

Any action which creates an obvious risk to a reasonably minded person that **injury** would result, or property would be lost or damaged, were that action to be carried out and either:

- (i) **you** gave no thought to there being such a risk; or
- (ii) **you** recognised that there was such a risk and **you** nonetheless went ahead and carried out that action

## Exclusions applying to Part Two (Personal Liability Insurance)

- 1 **We** will not pay **you** for any legal liability (or any associated defence costs) directly caused by or contributed to, by or arising from:
  - a. any act (or omission) committed (or omitted) in the **course of employment**;
  - b. riot, civil commotion, strikes, labour disturbances, or malicious acts committed in Northern Ireland by persons acting on behalf of, or in connection with any political organisation;

- c. war, invasion, act of foreign enemy, **hostilities** (whether war has been declared or not), civil war, rebellion, revolution or military or usurped power;
- d. pollution or contamination unless caused by a sudden and unforeseen and unidentifiable accident;
- e. any losses, costs, charges or expenses of any kind that do not arise directly from the **injury** or **damage**;
- f. loss or **damage** or **injury** caused **intentionally** by **you**;
- g. defective work carried out by **you** or on **your** behalf to any private residence within the **territorial limits**, disposed of by **you** before such **injury** or **damage** occurred;
- h. radioactive contamination caused by:
  - (i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component;
- i. **injury** to **you**, or a member of **your** family;
- j. or out of use of or possession of:
  - (i) mechanically or electrically powered vehicles, bikes or scooters except garden implements, invalid carriages, golf handcarts and pedal cycles;
  - (ii) aircraft, except model aircraft having a wing span of less than 10 feet;
  - (iii) watercraft except hand propelled boats,

- windsurfers or model watercraft;
- (iv) firearms other than sporting guns being used for sporting purposes;
- k. loss, **injury** or **damage** for which compulsory insurance under the Road Traffic legislation is required;
- l. the ownership, custody or control of:
  - (i) animals (other than horses or pets except as further specified below);
  - (ii) horses while being used for hunting, racing, or playing polo;
  - (iii) pets which are not normally domesticated in the **territorial limits**;
  - (iv) dogs as specified under Section One of the Dangerous Dogs Act 1991 or as defined under any new or subsequent legislation or amendment thereof. For example but not limited to a Pit Bull Terrier, Japanese Torsa, Dogo Argentino, Fila Brasileiro, or XL Bully and any other dog whose characteristics match the description of these types as decided by a court of England and Wales.
- m. **you** owning or occupying any land or building;
- n. any loss or **damage** which **you** become legally liable to pay as a rent-paying tenant of **your** home;
- o. **injury, damage** or loss caused by **you**:
  - (i) wilfully, maliciously or **intentionally**;
  - (ii) **recklessly**;
  - (iii) as a result of a crime committed by **you**;
- p. vicarious liability;
- q. illness, **injury** or disease arising directly or indirectly from the transmission of any communicable disease or virus;
- r. and/or assumed by agreement unless the liability would have

existed without the agreement;

- s. **your** business, trade, profession or employment;
  - t. loss of or **damage** to property belonging to **you** or held in trust by **you** or in **your** custody or control;
  - u. faulty design or workmanship or the use of faulty materials;
  - v. loss of or **damage** which occurred before the start date of cover; or
  - w. punitive damages (an amount that is awarded against **you** as a punishment or deterrent).
2. **We** will not pay **you** for:
- (i) any liability directly or indirectly caused by or alleged to be caused by or contributed to in whole or in part by the manufacture of or mining of or use of or existence of or exposure to asbestos products fibres or dust.
  - (ii) any obligation to defend any claim or suit against **you** alleging personal injury or property damage resulting from the manufacture of or mining of or use of or existence of or exposure to asbestos products fibres or dust.
- Provided always that this exclusion will not apply to:
- (a) liability resulting from the failure or alleged failure of the products to perform their intended function; or
  - (b) liability due to or as a result of unknown or suspected effects of asbestos products, fibres or dust.

### Claim procedure applying to Part Two (Personal Liability Insurance)

**You** must notify the **customer service centre** as soon as reasonably possible of any incident which may lead to a third party making a claim against **you**. Contact details are on page 8,

under the General policy definitions section. **You** must not admit liability or offer payment as this could invalidate **your** cover.

### Limitations applying to Part Two (Personal Liability Insurance)

1. **You** must take reasonable care to avoid or minimise loss, destruction, **damage** or **injury**.
2. If at any time a claim arises there is any other insurance covering the same loss, **damage** or liability, **we** will not be liable to pay more than **our** proportion of any loss, **damage** compensation costs or expenses, except as otherwise stated in these policy terms and conditions.

## Part Three – Optional Life & Critical Illness Insurance

Part Three applies if the **coverholder** has selected this option on the **enrolment certificate**, **you** and any **insured persons** have been accepted for cover by **us** and the premium for this option has been deducted from the **coverholder's** pay and accepted by **us**.

### What this insurance covers

#### Life Cover

If, during the **period of cover**, **you** or an **insured person dies**, **we** will pay the **total sum insured** shown in the table of benefits overleaf to **your** legal personal representative or executor. The sum insured for death or **terminal illness** is £6,000 per unit if a prior payment for critical illness has been made.

#### Terminal Illness Cover

If, during the **period of cover**, **you** or an **insured person** is diagnosed with a **terminal illness**, **we** will pay the **total sum insured** shown in the table of benefits overleaf. **We** will pay the **Terminal Illness** benefit once only for each **insured person** and no further benefit will be payable on subsequent critical illness or death of that person.

#### Critical Illness Cover:

If, during the **period of cover**, **you** or an **insured person** are diagnosed with one of these three specified critical illnesses:

1. **Cancer** – excluding less advanced cases,
2. **Heart attack** – of specified severity,
3. **Stroke** – resulting in permanent symptoms,

- **we** will pay the **total sum insured** shown in the table of benefits overleaf. **We** will pay the critical illness benefit once only for each **insured person**.

#### Payment of the total sum insured

**We** will pay the **total sum insured** to **you**, or to **your** legal personal representative or executor if **you die**.

In the case of a **child**, **we** will pay the **total sum insured** to the **coverholder**, as long as they are a **parent** of the **child**, otherwise **we** will pay the **child's** legal guardian. No benefit is payable under Part Three in respect of a **child** under 28 days old.

Any receipt which **you**, or the **coverholder**, or **your** legal personal representative or executor, or the legal guardian of the **child** may give **us** shall be deemed by **us** to be a final and complete discharge of all **our** liability in respect of the **total sum insured** and under this insurance.

#### Definitions applying to Part Three (Optional Life & Critical Illness Insurance).

In addition to the general definitions, **we** use certain words and expressions which have a specific meaning wherever they appear in Part Three of these policy terms and conditions and the **enrolment certificate** and are shown in **bold print**.

#### Cancer – excluding less

**advanced cases** means any malignant tumour\* positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour\* includes leukaemia\*, sarcoma\*, and lymphoma\* except those that arise from or are confined to the skin (including cutaneous lymphomas\* and sarcomas\*).

For this definition of **cancer**, the following are not covered:

- All **cancers** which are histologically classified as any of the following:

- pre-malignant;
- **cancer** in situ;
- having borderline malignancy; or
- having low malignant potential;

- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate)
- All urothelial tumours\* unless histologically classified as having progressed to at least TNM classification T1N0M0
- Malignant melanoma skin **cancers** that are confined to the epidermis (outer layer of skin).
- All **cancers** (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin (including cutaneous lymphomas\* and sarcomas\*).
- All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0.
- Gastrointestinal stromal tumours\* without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.
- Neuroendocrine tumours\* without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above.

#### Death or die means:

- I. any death by natural causes; and
- II. any death as a result of suicide provided the death does not occur within the first 12 months of the cover.

**Heart attack - of specified severity** means:

expected to lead to **death** within 12 months.

A definite diagnosis of acute myocardial infarction\* with death of heart muscle as evidenced by all of the following:

- Typical clinical symptoms (for example, characteristic chest pain).
- New characteristic electrocardiographic changes or new diagnostic imaging changes.
- The characteristic rise of cardiac enzymes or Troponins\* recorded at the following levels or higher:
  - Troponin T > 200 ng/L (0.2 ng/ml or 0.2 ug/L)
  - Troponin I > 500 ng/L (0.5 ng/ml or 0.5 ug/L)

The evidence must show a definite acute myocardial infarction\*.

For the above definition, the following are not covered:

- Myocardial injury\* without myocardial infarction\*.
- Angina\* without myocardial infarction\*.

**Stroke resulting in permanent symptoms** means death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in 'permanent neurological deficit with persisting clinical symptoms'\*.

For the above definition, the following are not covered:

- Transient ischaemic attack\*.
- Traumatic injury to brain tissue or blood vessels.
- Death of tissue of the optic nerve or retina / eye stroke.

**Terminal illness** means a definite diagnosis by the attending consultant of an illness that satisfies both of the following:

- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of the attending consultant, the illness is

## Table of benefits

BENEFIT DESCRIPTION	SUM INSURED
In respect of the <b>coverholder</b> , their <b>spouse</b> or <b>partner</b> or their <b>child</b> aged 16 years and under 18 years, or under 23 if in full-time education	per unit of cover
<b>Death</b> or <b>terminal illness</b> with no prior payment for <b>critical illness</b>	£10,000
<b>Death</b> or <b>terminal illness</b> with a prior payment for <b>critical illness under this policy or a previous policy for the same Insured Person.</b>	£6,000
<b>Critical illness</b>	£4,000
In respect of the <b>children</b> aged between 28 days and 16 years old of the <b>coverholder</b> , their <b>spouse</b> or <b>partner child</b> regardless of how many units have been bought	Fixed sum
<b>Death</b> or <b>terminal illness</b> with no prior payment for <b>critical illness</b>	£7,500
<b>Death</b> or <b>terminal illness</b> with a prior payment for <b>critical illness under this policy or a previous policy for the same Insured Person.</b>	£4,500
<b>Critical illness</b>	£3,000

### Exclusions applying to Part Three (Optional Life & Critical Illness Insurance)

We will not pay the **death** or **terminal illness** benefit caused by:

- bodily injury**, as defined in Part One of these policy terms and conditions, whether or not a claim is payable for **death** by accident under Part One; or
- suicide occurring within 12 months of the start date of **your** cover.

We will not pay the benefit for a critical illness that is not defined in these policy terms and conditions.

### Provisions applying to Part Three (Optional Life & Critical Illness Insurance)

It is important that **you** answer the medical questions on the **enrolment certificate** honestly and accurately. If **you** deliberately, recklessly or carelessly provide untrue answers, the cover provided may be void and it may result in a claim being rejected and any premium **you** have paid in respect of the cover being retained or the amount of any claim payable being reduced.

Any agreement by **us** to vary the terms of Part Three will be effective only if made by endorsements to these policy terms and conditions signed by **our** duly authorised official.

### How to make an Optional Life or Critical Illness Insurance claim

If **you** want to notify **us** of a claim, **you** should contact **us** as soon as possible, by writing to: Claims, MetLife, PO Box 1411, Sunderland SR5 9RB. or by email to [EBClaims@metlife.uk.com](mailto:EBClaims@metlife.uk.com).

Alternatively, **we** can be contacted on **0800 917 1222** or **+44 (0) 1273 872492** if calling from abroad Monday – Friday from 9am – 5pm.

We will send a claim form, which should be completed and returned to **us** as soon as possible.

If **you** are unclear about whether **you** can claim, or a claim in respect of an **insured person** can be made, or how to claim, please contact **our** Claims Department using the contact details above.

**Claim in the event of a death**  
**You** or the **insured person's** executor(s) or the legal personal representative(s) can contact **us** using the contact details above if **you** want to

notify **us** of a claim.

The claim will need to be supported by the original death certificate or a certified copy of the original death certificate, signed by a registered medical practitioner or equivalent.

If satisfactory evidence is not provided to **us**, **we** may decline the claim.

No amount of benefit will be payable until **we** have been provided with proof, to **our** satisfaction of the cause of **death**.

### Claim in the event of terminal illness or diagnosis of a specified critical illness

The claim will need to be supported by a diagnosis confirmed by a registered medical practitioner.

For the purpose of assessing and verifying the claim and before **we** agree a claim, **we** may require **you** or the **insured person** to undergo a medical examination, which would be at **our** expense. **We** may also need statements from **you** or the **insured person** or reports or statements from the treating medical attendant or consultant. Any medical evidence and information that **we** require to assess and verify a claim will be paid for by **us**.

Your claim or the claim in respect of the **insured person** may be reviewed by **our** Chief Medical Officer. If evidence satisfactory to **us** is not provided, **we** may decline the claim. If **we** ask **you** or the **insured person** to attend a medical examination and **you** or the **insured person** refuse or do not attend, or if **we** do not receive the necessary consent to access **your** or the **insured person's** medical records or reports, **we** may decline the claim.

No amount of benefit will be payable until **we** have been provided with proof, to **our** satisfaction, of the occurrence of the relevant **critical illness** or **terminal illness** condition, proof of which shall include medical evidence confirmed by a registered medical practitioner and supported by acceptable clinical, radiological, histological and laboratory evidence.

### Continuation of Cover under Part Three (Optional Life & Critical Illness Insurance) if you leave the Armed Forces

Cover can continue under a PAL Veterans (PAL V) policy, subject to the terms and conditions of that policy. To do so, the **coverholder** has 30 days from the date of their discharge from HM Armed Forces to enroll onto a PAL V policy and to also notify **us** in that time period that they wish for cover to continue.

### Glossary

Part Three of this policy contains technical medical terms which are necessary to describe precisely what is and is not covered. **We** have included a glossary which is designed to give more information. The glossary does not form part of this policy. Words that are in the glossary

are marked with an asterisk (\*) within the policy document.

- *Angina*: The often severe chest pain or discomfort that is a symptom of coronary artery disease.
- *Cardiac enzymes or Troponins*: Chemicals found in the blood that when elevated above normal levels may indicate damage to the heart muscle.
- *Gastrointestinal stromal tumours (GISTs)*: Rare tumours occurring in the gastrointestinal tract, most commonly in the stomach or small intestine. There is wide variation in prognosis with GISTs, depending upon different characteristics including the "grading" of the tumour.
- *Leukaemia*: A disease of the blood forming tissues characterised by increased numbers of immature or abnormal blood cells that leads to an increased tendency to infection, anaemia and haemorrhage.
- *Lymphoma*: **Cancer** of the lymphatic (glandular) system, including Hodgkin and Non-Hodgkin lymphoma.
- *Malignant tumour*: A tumour that invades the tissue in which it originates and can spread to other parts of the body.
- *Myocardial infarction*: Death of a portion of the myocardium (heart muscle) due to an abrupt obstruction of oxygenated blood flow.
- *Myocardial injury*: A term used to describe where the sensitive "troponin" blood test is elevated suggesting there has been damage to heart tissue and is often but not always caused by myocardial infarction (**heart attack**).
- *Neuroendocrine tumours (NETs)*: Rare tumours that can develop in many different organs in the body. It affects nerve and gland cells that produce hormones

(neuroendocrine cells). There is wide variation in prognosis with NETs, depending upon different characteristics including the "grading" of the tumour.

- *Permanent neurological deficit with persisting clinical symptoms* means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the **insured person's** life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.
- *Sarcoma*: **Cancer** of "connective tissue" such as bone, muscle, nerves, fatty tissue or cartilage.
- *Transient ischaemic attack*: Temporary disruption of the blood circulation to part of the brain. The symptoms may initially be similar to those of a **stroke** but patients recover within 24 hours.
- *Urothelial tumours*: Tumours that arise from urothelial cells (also known as transitional cells) that line the bladder, renal pelvis, ureter and urethra.

## Part Four – Legal Protection Insurance

Part Four (Legal Protection Insurance) only applies to the **coverholder**, and the **coverholder's spouse** or **partner** who is a person in HM Regular Armed Forces, a Mobilised Reservist, or on Full Time Reserve Service, or on Non-Regular Permanent Staff engagements. This is a "claims made" section and only covers claims notified to the **appointed representative** during the **period of cover**.

### What the insurance covers

We agree to indemnify **you** against **legal expenses** incurred in the pursuit of a claim or legal proceedings commenced within the **territorial limits** and notified during the **period of cover** for damages for **injury** caused by the actual or alleged act or omission by a third party whilst **you** were on or off duty.

Cover is on the proviso that **you** enter into a **conditional fee agreement** with the **appointed representative**.

The maximum limits of **our** liability under Part Four are limited to the amounts specified below:

1. £100,000 for **any one claim**.
2. £250,000 for all claims or legal proceedings made, brought or commenced and notified during the **period of cover**.

### Definitions applying to Part Four (Legal Protection Insurance)

In addition to the general definitions, which apply to the whole of these policy terms and conditions, certain words and expressions have a specific meaning. They have this

specific meaning wherever they appear in Part Four of these policy terms and conditions and the **enrolment certificate** and are shown in **bold print**.

#### Any one claim

All claims or legal proceedings consequent upon the same original cause, event or circumstance.

#### Appointed representative

Any consultant, solicitor, barrister or other appropriately qualified person appointed to act for **you** and to whom any notification of a claim must be made.

#### Conditional fee agreement

An agreement between **you** and the **appointed representative** which defines the policy terms and conditions of the provision of the **appointed representative's** services and basic legal charges, including the provision for the **appointed representative** to charge a success fee. The agreement must comply with statutory requirements.

#### Injury

Bodily injury or death or the impairment of physical or mental condition.

#### Legal expenses

- i. Any disbursements reasonably incurred by the **appointed representative** with **our** consent in connection with or in anticipation of any legal proceedings including costs and expenses of expert witnesses but excluding advocate's or barrister's fees.
- ii. Any costs incurred by other parties insofar as **you** are held liable in court, tribunal or arbitration proceedings to pay such costs or become liable to pay such costs under a settlement made with another party with **our** consent but excluding any

costs which **you** may be ordered to pay by a court of criminal jurisdiction.

- iii. Any fees, expenses or other disbursements reasonably incurred in an appeal to which **we** have consented or in resisting an appeal, subject to **our** consent, against the judgment of a relevant court, tribunal or arbitrator as the case may be.

#### Professional Duty

Duty owed by **you** in respect of which **you** have or are required to have in force professional indemnity insurance or equivalent insurance providing indemnity in the event of a negligent act, error or omission.

### Exclusions applying to Part Four (Legal Protection Insurance)

We will not be liable to indemnify **you** in respect of:

1. the defence of civil legal proceedings arising from:
  - a. **injury** including sickness, disease or naturally occurring condition or degenerative process;
  - b. loss, destruction or damage of or to property;
  - c. alleged breach of any **professional duty**;
  - d. any tortious liability;
2. any claim made, brought or commenced outside the **territorial limits**;
3. **legal expenses** incurred before **our** consent has been granted;
4. any claim relating to or arising from any cause, event or circumstance occurring prior to the **period of cover** and which **you** knew or ought reasonably to have known may give rise to a claim or legal proceedings by or against **you**;
5. fines or other penalties imposed by a court;
6. any claim or legal

proceedings in respect of which **you** are, or but for the existence of Part Four of these policy terms and conditions would be, entitled to indemnity under any other insurance policy or under a legal aid certificate or representation order;

7. any claim arising out of **your** deliberate, conscious, intentional or negligent disregard of the need to take all reasonable steps to avoid and prevent claims or legal proceedings;
8. any claim which relates to medical negligence or to pharmaceutical or drug related claims (including but not limited to tobacco or tobacco products) or to occupationally induced stress-related claims and any cause of action which is formulated as a group or representative action giving rise to generic and individual costs;
9. any dispute between **you** and **us**, the **appointed representative** or any other insurer or insurance intermediary under the Personal Accident and Optional Life & Critical Illness Insurance Plan;
10. any **legal expenses** incurred in connection with a judicial review;
11. any claim directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, **hostilities**, (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
12. any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:
  - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the

combustion of nuclear fuel;

- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

### Conditions applying to Part Four (Legal Protection Insurance)

These conditions apply in addition to the general conditions.

#### 1. Arbitration

Any dispute between **you** and **us** will be referred to a single arbitrator who will be either a solicitor or barrister agreed upon by both parties or failing agreement one who is nominated by the President of the appropriate Law Society or by the Bar Council or appropriate professional body within England and Wales.

All apportionment of the costs of the arbitration will be determined by the arbitrator.

#### 2. Due observance

It is agreed that it is a condition precedent to **our** liability that **you** must act with due diligence and at all times act and comply with Part Four of these policy terms and conditions.

#### 3. Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in Part Four of these policy terms and conditions will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999.

### Claims settlement conditions applying to Part Four (Legal Protection Insurance)

#### 1. Notification of claims

It is a condition precedent to **our** liability hereunder that **AIG** be notified as soon as is reasonably practical after

**you** are aware of any cause, event or circumstance which has given or may give rise to a claim or legal proceedings as soon as the same comes to **your** attention. If **you** fail to notify **AIG** within a period of twelve months from the date **you** became aware of any cause, event or circumstance which may give rise to a claim or legal proceedings during the **period of cover** any claim or legal proceedings arising from that cause, event or circumstance will not be admitted.

Where such notification has been given, **we** agree to treat any subsequent claim or legal proceedings in respect of the cause, event or circumstance notified as though the claim or legal proceedings had been made, brought or commenced during the **period of cover**.

#### 2. Consent of the insurer

It is a condition precedent to **our** liability hereunder that **our** consent to incur **legal expenses** must firstly be obtained in writing. This consent will be given by **us** if **you** can satisfy **us** that it is reasonable to incur **legal expenses** and there are reasonable prospects of recovery of damages.

The decision to grant consent or to withhold it will be based on consideration of the **appointed representative's** opinion and that of any advisers **we** may deem it necessary to consult.

With **your** agreement, **we** may provide assistance in settling disputes, the costs of which will be covered under these policy terms and conditions within the limits of **our** liability.

In granting **our** consent **we** undertake to provide

indemnity to **you** subject to Part Four of these policy terms and conditions, but such consent does not imply that all **legal expenses** will be paid.

If after consent has been granted it is shown that the particular claim or legal proceedings has not been brought within Part Four of these policy terms and conditions such consent will be withdrawn and no payment will be provided.

**We** will be entitled to recover any **legal expenses** previously paid.

Consent previously given by **us** may be withdrawn if **we** cease to be satisfied either that it is reasonable to incur **legal expenses** or that there are reasonable prospects of recovery of damages.

Notwithstanding any general consent granted **we** reserve the right to limit **our** liability to the payment of **legal expenses** incurred solely for the purpose of indemnifying **you**. **Legal expenses** incurred by the **appointed representative** for the routine presentation of **your** affairs or for matters which go beyond the immediate scope of the claim or legal proceedings will be deemed by **us** to fall outside the indemnity to be provided under Part Four of these policy terms and conditions.

If **you** elect to proceed with the pursuit of a claim or legal proceedings to which **our** consent has been refused through lack of reasonable prospects and if **you** are successful in such pursuit, **we** will pay **legal expenses** incurred after **we** had refused consent subject to Part Four of these policy terms and conditions.

In all cases **you** will be advised in writing of **our**

decision to grant or withhold consent.

### 3. Conduct of claim

#### a. Choice of appointed representative

Where recourse is necessary to a lawyer in any enquiry or proceedings, **you** are free to choose an **appointed representative** to act in **your** name and on **your** behalf. The name and address of the **appointed representative** must be notified to **us**. A dispute arising from **your** choice may be referred to arbitration in accordance with condition 1 of Part Four of these policy terms and conditions.

In selecting the **appointed representative you** must take all reasonable precautions to minimise the cost and effect of any claim or legal proceedings.

In all cases the **appointed representative** will be appointed in **your** name.

#### b. Disclosure to the appointed representative

**You** must give to the **appointed representative** all necessary help and information including a complete and truthful account of the facts of the case and all relevant documentary or other evidence in **your** possession. **You** must provide, obtain or execute all documents as necessary and attend meetings or conferences as requested. Cover may be withdrawn if **you** fail to co-operate at all or within a reasonable time with the **appointed representative's** requests.

#### c. Our access to information

**We** are entitled to receive from the **appointed representative** and **you** any information, document or advice in

connection with any claim or legal proceedings even if privileged. On request **you** will give to the **appointed representative** any instructions necessary to secure the required access.

#### d. Payment of legal expenses bills

If **we** so require **you** must ask the **appointed representative** to submit the bill of costs for taxation or certification by the appropriate Law Society or court.

**You** are responsible for payment of all **legal expenses**. **We** will settle these direct if requested by **you** to do so.

The payment of some **legal expenses** does not imply that all **legal expenses** will be paid.

### 4. Offer of settlement

It is a condition precedent to **our** liability hereunder that **you** must inform **us** in writing as soon as a Part 36 offer, or payment into court or any other offer to settle a claim or legal proceedings is received. In any settlement, **you** must have regard to **legal expenses** incurred or likely to be incurred and the recovery thereof. Under no circumstances must **you** enter into any agreement to settle without **our** prior written consent which will not be unreasonably withheld.

If **you** unreasonably reject an offer of settlement which **we** recommend acceptance of, no further indemnity will be provided.

### 5. Recovery of costs

Whenever **you** are awarded damages or agree damages of any sum under the terms of any settlement **legal expenses** will first be

settled out of damages or any sum or amount recovered by **you**, other than where **you** have failed to beat a Part 36 payment which **we** agreed **you** may reject.

## **6. Appeal procedure**

If, following legal proceedings to which **we** have consented, **you** wish to appeal against the judgment or decision of a court or tribunal, the grounds for such appeal must be submitted to **us** through the **appointed representative** immediately or as soon as practicable so that **we** may consider whether to consent to such further action.

If an appeal is lodged against a judgment or decision of a court or tribunal made in **your** favour following legal proceedings to which **we** have consented, **you** must notify **us** immediately. **We** will inform the **appointed representative** of our decision of a court or tribunal.

## **7. Minimising claims or legal proceedings**

**You** must use every endeavour and take all reasonable measures to minimise the cost and effect of any claim or legal proceedings under Part Four of these policy terms and conditions.