



BAC CH1

Personal accident cover (for CCH migration only)

Meanings of defined terms

These meanings only apply within this Personal accident cover. They will be highlighted in bold print and will have the same meaning, whether shown in the singular or plural.

These are in addition to the defined terms that can be found under the 'Meanings of defined terms' within the General introduction section of **your policy**.

Accident

A sudden, unexpected, unforeseen, specific event which occurs at an identifiable time and place during the **period of insurance**.

Death

Death occurring within 2 years of the **accident**.

Injury

Identifiable physical injury caused by an **accident** which solely and independently of any other cause, results in the death or disablement of the **insured person** within twenty four months of the date of the **accident**.

This will include

- 1 unavoidable exposure to the elements
- 2 accidental drowning, gassing or poisoning
- 3 injury sustained whilst lawfully arresting, detaining or assisting to arrest or detain a criminal or suspected criminal.

Insured person

Any principal, partner or director of the **business** aged less than 65 years old.

Loss of limb

Permanent loss by physical separation of an entire hand or foot or permanent total and irrecoverable loss of use of a hand, arm, leg or foot.

Loss of sight, hearing or speech

Total and irrecoverable loss of

- 1 sight in one or both eyes
- 2 hearing
- 3 speech.

Permanent total disablement

Disablement which

- 1 entirely prevents the **insured person** from engaging in or attending to any business or occupation, to which they are reasonably suited by training, education or experience
- 2 lasts for more than twelve months from the date of the **accident**
- 3 in the opinion of a registered, licensed medical practitioner will, in all probability, continue for the remainder of the **insured person's** life.

What is covered

We will pay **you**, or in the event of **your death**, **your** personal representatives if, during the **period of insurance**, an **insured person** sustains **injury** resulting in **death**, **loss of limb**, **loss of sight hearing or speech** or **permanent total disablement**.

Disappearance cover

If during the **period of insurance**, an **insured person** goes missing and sufficient evidence is produced to confirm that the **insured person** sustained an **injury** likely to have caused death, it will be presumed after 12 months that death has occurred. However, if the **insured person** is subsequently found to be alive, any amount already paid will be refunded to **us**.

Hijack, kidnap and unlawful detention cover

If during the **period of insurance** an **insured person** is subject to a hijack, kidnap or unlawful detention, **we** will pay for each day, or any part of it, that the **insured person** is detained, up to a maximum period of 30 days for any one claim.

The maximum **we** will pay is £50 per day.

Maximum benefits

Benefit payable under this cover arising from any one **accident** will not exceed the maximum limits shown below:

Death	£10,000
Loss of limb	£ 5,000
Loss of sight, hearing or speech	£ 5,000
Permanent total disablement	£ 5,000

Payment of benefits

- 1 Benefit will not be payable under more than one of the benefits shown above as a result of one **accident**
- 2 Benefit will not be payable under more than one section of this **policy** as a result of one **accident**

What is not covered

Armed forces exclusion

We will not cover claims in any way caused or contributed to, by the **insured person** engaging in or taking part in armed forces service or operations.

Chemical weapon exclusion

We will not cover claims in any way caused or contributed to by the actual or threatened malicious use of pathogenic or poisonous, biological or chemical materials.

Deliberate act exclusion

We will not cover claims in any way caused or contributed to, by the **insured person's** deliberate exposure to danger (except in an attempt to save human life).

Drugs exclusion

We will not cover claims in any way caused or contributed to, by the **insured person** being under the influence of alcohol, or drugs not prescribed by a qualified medical practitioner.

Flying exclusion

We will not cover claims in any way caused or contributed to, by the **insured person** engaging in flying of any kind other than as a fare paying passenger.

Hazardous activities exclusion

We will not cover claims in any way caused or contributed to, by the **insured person** engaging in or taking part in

- 1 polo playing, steeplechasing, horse racing, hunting or showjumping including practice
- 2 underwater activities involving the use of breathing apparatus
- 3 motorcycling or pillion riding
- 4 rugby football
- 5 mountaineering or rock climbing requiring the use of guides or ropes
- 6 pot holing
- 7 racing (other than on foot), speed or time trials
- 8 participating in any sport as a professional.

Pregnancy or Childbirth exclusion

We will not cover claims in any way caused or contributed to by pregnancy or childbirth.

Suicide and insanity exclusion

We will not cover claims in any way caused or contributed to, by the **insured person's** suicide, attempted suicide or intentional self-injury, or the **insured person** being in a state of insanity.

War risk exclusion

We will not cover claims caused by or arising from war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, but this exclusion will not apply in the event of an **insured person** sustaining **injury** whilst on a journey outside their normal country of residence which started before the outbreak of war.