

# Personal Accident Cover



 **GJWDirect**  
Marine Insurance Since 1826

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PERSONAL ACCIDENT COVER

DEFINITIONS

BENEFIT	The amount shown in the Schedule of Benefits for the Event Listed.
BODILY INJURY	An accident causing death or physical disablement as described in the Schedule of Benefits including the direct result of abnormal exposure to the elements but not illness, disease or any naturally occurring condition or degenerative process.
INSURED	You or any person whilst aboard the Vessel (including embarkation and disembarkation) with your permission, including Captain or Crew employed by you but excluding any other person employed by you in connection with the Vessel.
LOSS OF A LIMB	Means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.
PERIOD OF INSURANCE	The period noted on the Certificate or in any Endorsement.
PERMANENT	Means lasting for twelve consecutive months and at the end of that time without hope of improvement.
POLICY	Means Your Plain Language Policy.
TOTAL DISABLEMENT	Means disablement which prevents the Insured from engaging in his usual occupation.
A COVER	<p>1. Subject to the Conditions Precedent, Limitations and other terms of the Policy and this Extension we will cover an Insured should he or she during the Period of Insurance and whilst aboard the Vessel including disembarking and boarding:</p> <ul style="list-style-type: none"><li>(i) sustain Bodily Injury as described in the Schedule of Benefits;</li><li>(ii) disappear in circumstances where accidental death may reasonably be presumed.</li></ul>
B EXCLUSIONS TO COVER	<p>1. This Extension does not cover the Insured for Bodily Injury unless:</p> <ul style="list-style-type: none"><li>(i) the accident causing the Bodily Injury operates solely, directly and independently of any other cause;</li><li>(ii) he or she is under 75 years of age at the commencement of any Period of Insurance.</li></ul> <p>2. We do not cover any claim as a result of an Insured:</p> <ul style="list-style-type: none"><li>(i) hang gliding, paragliding, parascending or participating in similar aerial activities;</li><li>(ii) snorkelling, aqualung diving including disembarkation and boarding the Vessel for that purpose;</li><li>(iii) being or becoming insane;</li><li>(iv) being under the influence of alcohol or prohibited drugs;</li><li>(v) contracting a sexually transmitted disease or acquired immune deficiency syndrome;</li><li>(vi) committing or attempting to commit suicide or any act of intentional self injury;</li><li>(vii) provoking assault except in an attempt to prevent a criminal act;</li><li>(viii) being or having been pregnant, suffering a miscarriage or undergoing an abortion or childbirth;</li><li>(ix) suffering from any known pre-existing physical defect or infirmity.</li></ul>
C AMOUNT PAYABLE	We will pay the Benefit in respect of the Event listed in the Schedule of Benefits.

SCHEDULE OF BENEFITS	EVENT	AMOUNT
1	(i) Death of persons 18 years in age or over	£20,000.00
	(ii) Death of persons under 18 years in age	£ 1,500.00
2	(i) Total and Permanent loss or loss of use of one limb, hand or foot	£10,000.00
	(ii) Total and Permanent loss or loss of use of two limbs	£20,000.00
	(iii) Total and Permanent loss of sight of one eye	£10,000.00
	(iv) Total and Permanent loss of sight of both eyes	£20,000.00
	(v) Total and permanent loss or loss of use of one or more limbs, hands or feet and total and permanent loss of sight of one or more eyes	£20,000.00
3	Permanent total disablement	£20,000.00
PROVIDED THAT	1. Benefit will not be payable unless death, loss or disablement occurs within twelve months of the date of the event giving rise to the loss, disablement or death.	
	2. Benefit will not be payable under more than one of the Events 1 to 3 inclusive in respect of the same event giving rise to the loss, disablement or death.	
	3. Where a claim is made for disappearance of the Insured, Benefit will not be paid until at least one year from the date of disappearance. The Insured or his personal representatives will furnish such security as we may reasonably require guaranteeing the repayment to us of the amount of Benefit should it transpire that accidental death did not occur.	
	4. Our total liability in respect of any one accident or series of accidents arising out of one event shall not exceed £150,000 any one Vessel.	
	5. Following upon a claim the Insured will:	
D MEDICAL EXAMINATIONS	(i) provide to us at their expense a written claim together with supporting details including medical certificates and records; and	
	(ii) will as often as required by us, attend a medical examination at our expense; and	
	(iii) in the event of death of the Insured we will be entitled to require a post mortem examination and to receive the report thereof.	