

Personal Accident and Sickness Policy

(and Combined Product Disclosure Statement)



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ABOUT WINSURE UNDERWRITING PTY LTD

Winsure Underwriting Pty Ltd (ABN 68 169 336 252, AR No. 459637 ('Winsure') has established a professional insurance service specialising in meeting your insurance needs.

Winsure has been founded on the principles of simplicity, integrity, service and innovation, supported by experienced and knowledgeable staff. If you would like any further information about Winsure, please visit our website www.winsure.com.au or contact our friendly customer service staff by phoning +61 2 9307 6600.

Winsure acts on behalf of the Insurer to administer this insurance Policy.

IMPORTANT INFORMATION

ABOUT THIS WINSURE PERSONAL ACCIDENT AND SICKNESS PDS

The Product Disclosure Statement (PDS) contains important information about this insurance to assist in the making of a decision in relation to it.

Any advice that may be contained in this PDS is General Advice only. General Advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs.

This PDS is effective from 1 December 2015.

CERTIFICATION

In return for payment of the premium shown in the Policy Schedule, certain Underwriters at Lloyd's ('the Insurer')

have agreed to insure you, in accordance with this Policy and the Policy Schedule.

You or your representative can obtain further details of the syndicate numbers and the proportions of this insurance for which each of the Underwriters at Lloyd's is liable by requesting them from Winsure. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

SERVICE OF SUIT

The Insurer accepting this insurance agrees that:

- if a dispute arises under this insurance, this insurance will be subject to Australian law and practice and the Insurer will submit to the jurisdiction of any competent Courts in the Commonwealth of Australia;
- any summons notice or process to be served upon the Insurer may be served upon:

Address: Lloyd's Underwriters' General Representative in Australia
Suite 2, Level 21, Angel Place, 123 Pitt Street,
Sydney NSW 2000

who has authority to accept service and to appear on the Insurer's behalf and who is directed at your request to give a written undertaking to you that it will enter an appearance on the Insurer's behalf;

- if a suit is brought against the Insurer, all participating in this insurance will abide by the final decision of such Court or any competent Appellate court. In the event of a claim arising under this insurance immediate notice should be given to:

Postal Address: Winsure Underwriting Pty Ltd
PO Box A2016 Sydney South NSW 1235
Phone: +61 2 9307 6600

GENERAL INSURANCE CODE OF PRACTICE

We proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry.

ABOUT WINSURE

Winsure Underwriting Pty Ltd ('Winsure') (ABN 68 169 336 252, AR No. 459637) is an Authorised Representative of SUA Agency Services Pty Ltd (ABN 15 096 726 895, AFSL 234437) who in turn acts under a binding authority given to it by the Insurer to administer and issue policies, alterations and renewals. In all aspects of arranging this Policy, Winsure as an Authorised Representative of SUA Agency Services Pty Ltd acts as an agent for the Insurer and not for you.

You can contact Winsure by:

Phone: +61 2 9307 6600

Fax: +61 2 9307 6699

Address: PO Box A2016 Sydney South NSW 1235

If you need confirmation of any of the Policy details please contact Winsure.

IMPORTANT DOCUMENTS

This is your combined Product Disclosure Statement (PDS) and Policy and it consists of:

- a. this document which sets out details of what is and what is not covered; and
- b. the Policy Schedule we provide you, which has details of:
 - who is insured;
 - the cover(s) selected;
 - the Period of Insurance;
 - the benefits applicable;
 - the Insurer;
 - Waiting Period;
 - and other important information; and

- c. the proposal form you complete and other information you provide to us.

You should read these documents carefully and keep them in a safe place for future reference. If you have any questions regarding your Policy or the Policy Schedule, please contact Winsure.

SUMMARY OF INSURANCE

This is a general summary of the cover only and does not form part of the Policy and can not be relied on as a full description of the cover provided. Please refer to the Policy for its full terms, conditions and exclusions.

Significant Features and Benefits

The covers are provided only if it is specified as applicable in the Policy Schedule.

We will pay Capital Benefits and/or Weekly Benefits if you suffer from an event as a result of Injury or Sickness. A number of Additional Benefits will also be paid under the additional cover provided.

The Risks

Read this PDS carefully so that you are fully aware of the cover provided by the Policy and the conditions, exclusions and Policy limits that apply to your insurance. For example; there is no cover under this Policy for Injury or Sickness which results from the following:

- i. engaging in or taking part in or training for professional sports or Extreme Sports of any kind not declared to us and agreed by us in writing; or
- ii. arises from your consumption of alcohol or the taking of drugs or narcotics otherwise than under the direction of a registered medical practitioner provided that such direction is not given due to your treatment for drug addiction or dependence; or.
- iii. is attributable to any pre-existing sickness or injury for which you have received treatment, advice or taken prescribed medicines or drugs before the Period of Insurance commences.

DISPUTE RESOLUTION PROCESS

We proudly support the General Insurance Code of Practice. Any enquiry or complaint relating to this insurance should be referred to Winsure in the first instance.

Please contact Winsure by:

Phone: +61 2 9307 6653

Fax: +61 2 9307 6699

Address: PO Box A2016, Sydney South NSW 1235

Email: servicefeedback@steadfastagencies.com.au

If Winsure require additional information Winsure will contact you to discuss. If your complaint is not immediately resolved Winsure will respond within 15 business days of receipt of your complaint or agree a reasonable appropriate timeframe to respond.

If this does not resolve the matter or you are not satisfied with the way the complaint has been dealt with, you should contact:

Lloyd's General Representative in Australia

Address: Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000

Phone: +61 2 9223 1433

Email: idraustralia@lloyds.com

The Lloyd's General Representative office will respond within 15 business days.

If we are unable to resolve your complaint within 45 business days of the date we first received your complaint or if you remain unsatisfied, you can seek a review by the Financial Ombudsman Service Australia (FOS Australia). FOS Australia is a free independent external disputes resolution service provided to customers to review and resolve complaints where we have been unable to satisfy your concerns. You can contact FOS Australia by:

Postal Address: Financial Ombudsman Service Australia, GPO Box 3, Melbourne VIC 3001

Phone: 1800 367 287 (or 1800 FOS AUS)

Email: info@fos.org.au

Website: www.fos.org.au

COST OF YOUR POLICY

The amount that we charge you for this insurance when you first acquire your Policy and when you renew your Policy is called the premium. The premium is the total that we calculate when considering all the factors which make up the risk, such as your age, occupation, type and amount of cover.

The total cost of your Policy is shown on your Policy Schedule and is made up of the premium plus government taxes such as GST and stamp duty.

When you apply for this insurance, you will be advised of the total premium amount, when it needs to be paid and how it can be paid.

NON-PAYMENT OF PREMIUM

If you fail to pay the premium by the due date or if your payment method is dishonoured and therefore we have not received your payment by the due date, we will have the right to cancel your Policy. Unless we tell you, any payment reminder we send does not change the expiry of your cover or the due date of your premium.

OTHER COSTS, FEES AND CHARGES

Other costs, fees and charges which may be applicable to the purchase of your Policy include:

Policy Fee

A Policy Fee of up to \$85 plus GST is charged by Winsure for administration and compliance costs associated with Winsure's role in the distribution of this product. This Policy Fee is in addition to the premium and is separately noted on the Policy Schedule. The Policy Fee is not refundable in the event of cancellation, unless the Policy is cancelled within the cooling off period or is a full term cancellation.

Cancellation Fee

If you cancel your Policy you may be charged a Cancellation Fee of up to \$50 plus GST.

Commission

Winsure may receive a commission payment from us when your Policy is issued and renewed. If you cancel your Policy, this commission payment may be non-refundable. For details of the relevant commission paid, please refer to your Policy Schedule, Financial Services Guide or contact Winsure direct.

DUTY OF DISCLOSURE

Before you enter into or renew an insurance contract, you have a duty of disclosure under the *Insurance Contracts Act 1984* (Cth).

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to insure you or renew the insurance contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your insurance contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

HEADINGS

The headings of clauses in this Policy are for reference purposes only.

PRIVACY STATEMENT

In this Privacy Statement the use of "we", "us" and "our" means the Insurer and Winsure unless specified otherwise.

We are committed to the protecting your privacy. We collect, use, storage and disclose personal information in accordance with the Australian Privacy Principles and the *Privacy Act 1988* (Cth).

Winsure's Privacy Policy which is available at www.winsure.com.au or by calling Winsure, sets out how:

- ▼ we protect your personal information;
- ▼ you may access your personal information;
- ▼ you may correct your personal information held by us;
- ▼ you may complain about a breach of the *Privacy Act 1988* (Cth) or Australian Privacy Principles or and how we will deal with such a complaint.

We need to collect, use and disclose your personal information (which may include sensitive information such as health information) in order to consider your application for insurance and to provide the cover you have chosen, administer the insurance and assess any claim. You can choose not to provide us with some of the details or all of your personal information, but this may affect our ability to provide the cover, administer the insurance or assess a claim.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you.

We may disclose your personal information to third parties who assist us in providing the above services. These parties (which include our related entities, distributors, agents, insurers, reinsurers and service providers) will only use the personal information for the purposes we provided it to them for (unless otherwise required by law). Some of these third parties may be located outside of Australia. In all instances where personal information may be disclosed to third parties who may be located overseas, we will take reasonable measures to ensure that the overseas recipient hold and use your personal information in accordance with the consent provided by you and in accordance with our obligations under the *Privacy Act 1988* (Cth).

Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be

collected indirectly (e.g. from your representatives or co-insureds). If you provide information for another person you represent to us that:

- ▼ you have the authority from them to do so and it is as if they provided it to us;
- ▼ you have made them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

Winsure's Privacy Policy contains information about how to access and correct the personal information about you and also how to complain about a breach of privacy. If you would like additional information about privacy or would like to obtain a copy of the Privacy Policy, please contact Winsure's Privacy Officer by:

Address: PO Box A2016, Sydney South NSW 1235

Phone: +61 2 9307 6656

Fax: +61 2 9307 6699

Email: privacyofficer@steadfastagencies.com.au

You can download a copy of Winsure's Privacy Policy by visiting www.winsure.com.au

WHO IS INSURED UNDER YOUR POLICY

The parties that are covered by your Policy are shown as the 'Policy holder' and/or the 'Insured' in the Policy Schedule. In this Policy, those persons or organisations are referred to as 'you' or 'your'.

We may extend the Policy to cover other persons or organisations you advise us require cover under this Policy. If we extend cover to them, they will be shown as the 'Insured' in the Policy Schedule.

WORDS WITH SPECIAL MEANINGS IN YOUR POLICY

Some words used in this Policy have special meanings. Words with the same meaning throughout the document begin with a capital letter and are listed in the Definitions section of the Policy.

YOUR COOLING OFF RIGHTS

You can return your Policy to us within fourteen (14) days of the original commencement date or renewal of the Period of Insurance. This date is shown in your Policy Schedule. If we receive your written request to cancel your Policy within the fourteen (14) day period we will give you a full refund (less any taxes or duties payable that we are unable to have refunded).

You cannot return your Policy where, before the fourteen (14) day period ends, you have exercised or at any stage exercise, any of your rights or powers under your Policy (e.g. you have made a claim). After the cooling off period ends you continue to have cancellation rights under your Policy. These rights are set out in the General Conditions section of the Policy.

DEFINITIONS

For the purposes of the Policy, the following definitions apply:

Accident or **Accidental** means sudden, unexpected, unusual, specific event which occurs at an identifiable time and place.

Amateur Sport means training, playing or participating in any non-professional sport or activity organised by any sporting organisation, association, authority, club or centre.

Capital Sum Insured means the sum shown as such in the Policy Schedule.

Commencement Date means the date shown as such in the Policy Schedule.

Earnings has the following meaning:

- a. **if you are not an employee:** your gross weekly rate of remuneration derived from the duties you perform and declared to us.
- b. **if you are an employee:** your gross weekly rate of remuneration from employment activities declared to us but not including bonuses, commission, overtime, payments, special allowances and irregular payments.

Note: Earnings will be averaged over the prior period of twelve (12) months (excluding annual leave taken with respect to a. above) from the date that any benefit becomes payable or over such lesser period as you may have been engaged/employed.

Extreme Sport means:

- a. being in charge of or operating a recreation motorcycle of any description (including, but not limited to, dirt bikes, trail bikes, motocross bikes, quad bikes, and beach buggies);
- b. BMX or mountain bike riding; bike riding on a circuit or on a course specifically built or intended for recreation;
- c. go karting;
- d. horse riding and related activities;
- e. snowboarding; snow skiing;

- f. jet skiing; water skiing; wakeboarding (or any other sport or activity that involves being towed by any form of watercraft);
- g. martial arts or boxing (or any similar combative sport or activity including sparring);
- h. mountain climbing; abseiling; BASE jumping; parachuting; gliding of any description (including paragliding, hang gliding or any similar activity, whether in tandem or otherwise);
- i. skateboarding (including longboarding); rollerblading; skating or any other similar activity; and/or
- j. taking part in any racing and/or time trials of any kind (other than on foot).

A reference to the above sports and activities includes all forms of training, practice or participation in those sports and activities.

Injury means bodily injury resulting from an Accident first occurring during the Period of Insurance which results in an event listed in the Benefit List occurring within twelve (12) months of the Accident. It does not include any consequence of any bodily injury which is ordinarily described as being a disease.

Loss of Use means loss by physical separation or total and permanent loss of the effective use.

our, us, we, the Insurer means certain Underwriters at Lloyd's, the insurer/issuer of this Policy.

Note: You can obtain further details of the Underwriters from Winsure upon request.

Period of Insurance means the period shown as such in the Policy Schedule.

Permanent Total Disablement means disablement resulting from an Injury:

- a. which has lasted for at least twelve (12) calendar months from the date of such Injury; and
- b. is beyond hope of improvement; and
- c. which entirely prevents you from carrying out any occupation for which you are qualified (by training, education or experience).

Policy means this PDS, the application, the current Policy Schedule and any other special conditions or endorsements issued to you.

Policy Schedule means the schedule of cover attaching to and forming part of this Policy.

Sickness means an event of illness or disease first occurring during the Period of Insurance and resulting in Temporary Total Disablement, Temporary Partial Disablement or Permanent Total Disablement within twelve (12) calendar months from the date of the event. The illness or disease must continue for a

period of not less than seven (7) consecutive days from the date you first sought treatment for it from a qualified medical practitioner.

Temporary Partial Disablement means disablement which prevents you from carrying out a substantial part of the duties in an occupation for which you are qualified (by training, education or experience).

Temporary Total Disablement means disablement which, by reason of Injury or Sickness, entirely prevents you from engaging in an occupation which you are qualified (by training, education or experience).

you, your means the insured and policy holder named as such in the Policy Schedule.

Waiting Period means the period of consecutive days stated in the Policy Schedule during which no benefits are payable to you for Temporary Total or Temporary Partial Disablement.

BENEFIT LIST

THE COVER

Injury

Subject to the terms, conditions and exclusions contained in this Policy if you suffer an Injury, we will pay you the following:

1. if your Policy Schedule shows an amount next to Capital Sum Insured the benefit percentage of Capital Sum Insured shown in table below entitled 'Capital Benefits' for the listed events identified in the Policy Schedule;
2. if you suffer a broken bone as a result of an Injury the amount for the corresponding event shown in table below entitled 'Broken Bones Benefit'. Payments for benefits provided for in Broken Bones Benefit table will be included in the Capital Sum Insured shown in the Policy Schedule and not in addition to; and
3. if your Policy Schedule shows cover for Weekly Benefits as a result of an Injury the benefit for the corresponding event shown in table below entitled 'Weekly Benefits as a result of an Injury'.

Sickness

Subject to the terms, conditions and exclusions contained in this Policy, if you suffer a Sickness, we will pay you the following:

1. if your Policy Schedule shows an amount next to Capital Sum Insured the benefit percentage of Capital Sum Insured shown in table below entitled 'Capital Benefits'; and
2. if your Policy Schedule shows cover for Weekly Benefits as a result of a Sickness the benefit for the corresponding event shown in table below entitled 'Weekly Benefits as a result of a Sickness'.

CAPITAL BENEFITS – AS A RESULT OF INJURY

Event	Benefit (Percentage of Capital Sum Insured)
1. Accidental Death	100%
2. Permanent Total Disablement (other than events 3 to 7a. inclusive)	100%
3. Permanent and incurable paralysis of all limbs	100%
4. Permanent total loss of sight (one or both eyes)	100%
5. Permanent total loss of one or two limbs	100%
6. Permanent and incurable insanity	100%
7. Permanent total loss of hearing in:	
a. both ears	100%
b. one ear	20%
8. Permanent total loss of the lens of one eye	60%
9. Permanent total Loss of Use of four fingers and thumb of either hand	70%
10. Permanent total Loss of Use of four fingers of either hand	40%
11. Permanent total Loss of Use of either thumb:	
a. both joints	30%
b. one joint	15%
12. Permanent total Loss of Use of fingers of either hand:	
a. three joints	10%
b. two joints	8%
c. one joint	5%
13. Permanent total Loss of Use of toes of either foot:	
a. all – one foot	15%
b. hallux (big toe) – both joints	5%
c. hallux (big toe) – one joints	3%
d. other than hallux (big toe), each toe	1%
14. Fractured leg or patella with established non-union	10%
15. Shortening of leg by at least five (5)centimetres	20%
16. Third degree burns to up to 40% of the entire body	50%
17. Permanent disability not otherwise provided for under Events 3 to 16 inclusive nor detailed under the Broken Bones Benefit will be the percentage that we will, in our absolute discretion, determine which will be (in our opinion) not inconsistent with the compensation provided for in other Capital Benefits above	

CAPITAL BENEFITS – AS A RESULT OF SICKNESS

Event	Benefit (Percentage of Capital Sum Insured)
18. Permanent Total Disablement	100%

WEEKLY BENEFIT AS A RESULT OF AN INJURY

Event		Benefit
19.	Temporary Total Disablement	The Weekly Benefit shown in the Policy Schedule or 85% of Earnings, whichever is the lesser. Payments will be made up to a maximum period of one hundred and four (104) weeks commencing from your first treatment by a medical practitioner.
19a.	Temporary Partial Disablement	The Weekly Benefit shown in the Policy Schedule or 40% of the amount payable for Event 19, whichever is the lesser.

WEEKLY BENEFIT AS A RESULT OF A SICKNESS

Event		Benefit
20.	Temporary Total Disablement	The Weekly Benefit shown in the Policy Schedule or 85% of Earnings, whichever is the lesser. Payments will be made up to a maximum period of one hundred and four (104) weeks commencing from your first treatment by a medical practitioner.
20a.	Temporary Partial Disablement	The Weekly Benefit shown in the Policy Schedule or 40% of the amount payable for Event 20, whichever is the lesser.

BROKEN BONES BENEFIT

If Injury results in a broken bone you will receive one or more of the following amounts.

Event	Benefit
a. Neck or spine (full break)	\$3,000
b. Hip / Pelvis	\$2,000
c. Skull / Shoulder Blade	\$600
d. Collar Bone	\$500
e. Upper arm / Kneecap / Forearm / Elbow	\$500
f. Lower leg / Jaw / Wrist / Cheek / Ankle / Hand / Foot	\$200
g. Ribs (per Rib)	\$200
h. Thumb / Finger / Toes (Per Thumb / Finger / Toe)	\$150
i. Maximum aggregate payment any one Accident	\$3,000

Payments for benefits provided for under Events a) to i) will be included in the Capital Sum Insured shown in the Policy Schedule and not in addition to.

AGGREGATE LIMIT

The aggregate limit is \$2,000,000. The benefits payable to each individual insured is limited to the amount shown above or in the Policy Schedule (whichever is the lesser), but the maximum amount which will be paid for all claims in any one Period of Insurance is \$2,000,000. If this amount is insufficient to pay all claims in full, then we will reduce the compensation payable to each individual insured proportionally.

SEASONAL EARNINGS

It is noted that in respect to earnings that varies within strictly defined seasonal periods, such earnings will be regarded as annual earnings (fifty two (52) weeks).

TERRITORIAL SCOPE

The territorial scope of this Policy is Australia wide unless otherwise endorsed on the Policy Schedule.

AGE RESTRICTION

Unless otherwise endorsed on the Policy Schedule:

1. Weekly Benefits shall not exceed fifty two (52) weeks for any person over 66 years of age;
2. Injury benefits only, will be payable for persons 65 years of age or older;
3. All benefits cease at age 67.

ADDITIONAL BENEFITS

DISAPPEARANCE

If during the Period of Insurance you disappear following a verifiable Accident and your body has not been found within twelve (12) consecutive calendar months after the date of that Accident, we will presume that you have died as a result of Injury at that time and the Death Benefit will be payable to the beneficiaries of your estate. However if you reappear later, it is your responsibility to refund any benefit we paid to your beneficiaries.

EXPOSURE

If by reason of an Accident occurring during the Period of Insurance, you are exposed to the elements and as a result of such exposure may suffer a condition for which benefits are payable as set out in the Benefit List, such condition will be treated as though it was caused by an Injury for the purpose of this Policy.

MODIFICATION

Where a Capital Benefit is payable under items 2 to 5, we will also pay for the costs necessarily incurred by you and agreed by us in modifying your motor vehicle or home or in relocating you to a suitable home, up to a maximum amount of \$10,000.

REHABILITATION

Where a Weekly Benefit is payable, we will also pay for the costs necessarily incurred by you for your participation in a return to work program if we consider it to be reasonable, and your medical practitioner agrees, up to a maximum amount of \$5,000.

GENERAL CONDITIONS

These General Conditions apply to all covers and the Policy unless specified otherwise.

- a. No benefit is payable unless you seek medical advice and undertake treatment from a person on the Register of Medical Practitioners and continue to do so whilst remaining totally or partially disabled.
- b. Written notice of claim must be given to us within thirty (30) days after the event of any circumstance giving rise to a claim or as soon afterwards as is reasonably possible.
- c. No benefit shall be payable unless we are given such evidence as we request. At your expense, you must provide us with any certificates we may require signed by a person on the Register of Medical Practitioners.
- d. At our expense we may require you to be medically examined by a medical practitioner or other practitioner we nominate.
- e. Any benefit period will commence (or in some cases be measured) from the first date of treatment by a qualified medical practitioner.
- f. Weekly Benefits will be paid fourteen (14) days in arrears and will be calculated from the end of any Waiting Period at one-seventh (1/7th) of the Weekly Benefit for each day of Temporary Total or Temporary Partial Disablement.
- g. Where benefits have been paid and Temporary Total or Temporary Partial Disablement recurs from the same or a related cause or causes within six (6) months of the cessation of payments, the recurring Temporary Total or Temporary Partial Disability will be deemed to be a continuation of the previous Temporary Total or Temporary Partial Disability for the purposes of determining the benefit period and no Waiting Period shall apply.
- h. Your Weekly Benefit for Temporary Total or Temporary Partial Disablement shall be reduced by:
 - i. any Earnings, salary, wage or other payment receivable from any of your employers or principal; and
 - ii. the amount of any worker's compensation payment or any other statutory benefits which you receive or are entitled to receive; and
 - iii. amounts to the value of income you receive or is due to receive as a consequence of letting out, hiring or sub-contracting your business and /or plant and equipment of your business;
 - iv. any entitlement under any policy of insurance, cover for which includes contingencies relating to any form of disability, permanent and total or partial disablement, Injury, accident, sickness or absence from work rendering you unable to carry out duties normally undertaken in connection with your usual occupation or business.
- i. No Weekly Benefit shall be payable during the Waiting Period.
- j. Any benefit payable shall be reduced by the amount of any other benefit you have been paid in connection with the same Injury or Sickness.
- k. Benefits shall cease upon the earliest of:
 - i. the expiration of the maximum period shown in the Policy Schedule;
 - ii. your death.
- l. Alterations to the terms, clauses and/or conditions of this Policy are not valid unless we agree to them.
- m. We must be immediately notified of any change in your occupation from the occupation declared in your application. If you engage in any occupation which presents a greater risk of Injury or Sickness than the occupation disclosed in your application form, then no claim will be payable in respect of any Accident or Sickness arising out of or in the course of such other occupation.

- n. In the event of a claim you will be required to show proof of income and payment of any Weekly Benefit will not commence until adequate proof of income has been supplied to us.
- o. You may cancel this Policy at any time by telling us in writing. We will retain a portion of premium which relates to the period for which you have been insured together with any non-refundable government taxes or charges. We will refund the residue for the unexpired period less any non-refundable government taxes or charges provided that no event has occurred where liability arises under the Policy.
- p. We may cancel this Policy at any time as allowed by law by notifying you in writing of the date from which cancellation is to take effect. Notification will be delivered to the address last notified to us and cancellation will take effect no earlier than 4.00 pm on the date set out in the cancellation notice. We will retain a portion of the premium which relates to the period for which you have been insured and we will refund the residue for the unexpired period.

GENERAL EXCLUSIONS

These General Exclusions apply to all covers and the Policy.

1. We shall not pay if you suffer an Injury or Sickness caused by, contributed to by, arising from or in any way connected with:
 - a. which is deliberately self-inflicted, or you intentionally caused; or
 - b. war, hostilities or warlike operations (whether war be declared or not), invasion, act of any enemy foreign to your nationality or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted Government, civil commotion assuming the proportions of, or amounting to an uprising, military or usurped power, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that State or not and/or an Act of Terrorism. For the purpose of this exclusion an Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with political, religious, ideological, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. This exclusion also excludes any loss of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism; or
2. No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
 - c. your taking part in or training for professional sports or Extreme Sports of any kind not declared to us and agreed by us in writing; or
 - d. childbirth or pregnancy or the complications of these; or
 - e. Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) in any of their forms and any disease or Injury associated with them; or
 - f. your engaging in any aerial activity unless as a passenger in a properly licensed aircraft; or
 - g. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or
 - h. neurosis, psychoneurosis, psychosis, mental, emotional, depression, stress or anxiety condition, disease or disorder; or
 - i. your consumption of alcohol or the taking of drugs or narcotics otherwise than under the direction of a registered medical practitioner provided that such direction is not given due to your treatment for drug addiction or dependence; or
 - j. any pre-existing sickness or injury for which you have received treatment, advice or taken prescribed medicines or drugs before the Period of Insurance commences;