

- A. **In consideration** of the additional premium specified herein it is hereby agreed that Benefits are extended so that in the event of any period of hospitalisation as covered hereunder the Insured shall receive in respect thereof, in addition to Benefits due under the Certificate (and any Endorsement thereon), the Benefits specified herein and the attached Schedule.
- B. This Endorsement shall increase the Maximum Benefit payable by the amount of £5,000.00 per Insured Person.
- C. Subject to such Maximum Benefit, payments to the Insured for periods of confinement in hospital of each person covered by this Endorsement shall be £450.00 per month (pro-rata per day) or a Minimum Benefit sum of £50.00, whichever is the greater.

Provided that (and subject always to the Maximum Benefits set out in Paragraph B above):

- (1) In the event of the Certificate Holder and one or more Insured Persons covered by this Certificate being injured and confined to Hospital during the same period of time, the due benefits payable shall be increased by 100%.
- D. Both the Maximum and the monthly benefits payable in respect of persons who have attained the age of 65 years at the time when a claim is made shall be reduced by one-third, except for the Minimum Benefit of £50.00 which shall be paid in full.
- E. In the event of hospital confinement due to a medical condition existing prior to the issue date of this Endorsement and occurring within the first 24 months thereof, the Minimum Benefit will be paid. Thereafter, the In Hospital Benefits as specified are paid, or the Minimum Benefit whichever is the greater sum.
- F. Benefits under the Endorsement do not extend to hospital confinement due to Mental Disorder. This Endorsement is otherwise subject to all the terms and conditions of the Certificate of Insurance specified on the attached Schedule.

In witness whereof this Endorsement has been signed at London on behalf of AIG UK Limited.



John Hoyle
Authorised Signature