

SAMPLE

*Endorsement
for*

**ACCIDENTAL DEATH
BENEFIT**

with No Age Limit

Endorsement for Accidental Death Benefit attaching to and forming part of the Certificate of Insurance to which it should be permanently attached.

This insurance is provided by Hospital Plan Insurance Services and underwritten by AIG UK Limited. Hospital Plan Insurance Services is an appointed representative of AIG UK Limited which is authorised and regulated by the Financial Services Authority and is a member of the Association of British Insurers. Both are member companies of American International Group, Inc. (AIG).

You are requested to read through this Endorsement to ensure the Terms and Benefits are acceptable to you. Kindly advise any errors in the Schedule to the address below.

In all communications, please quote the Certificate Number appearing in the Schedule.

Authorised to offer products of AIG UK Limited
Hospital Plan Insurance Services
Regd. in England No. 2100356
96 George Street, Croydon, CR9 1BU
Tel: (020) 8662 8184

This is to Certify that AIG UK Limited (herein called the Company) incorporated with limited liability in the United States of America whose principal United Kingdom office is at 58 Fenchurch Street, London, EC3M 4AB, in consideration of the premium specified is hereby bound to insure in accordance with the terms and conditions herein or endorsed hereon:

Terms of Insurance

The Company will pay the benefit shown to the Estate of an Insured Person as specified on the Schedule overleaf who during the Period of Insurance suffers Accidental Bodily Injury resulting in the death of the Insured Person, solely and independently of any other cause, within 6 months of the date of the accident. "Accidental Bodily Injury" means bodily injury resulting solely and directly from accidental, external, violent and visible means. Cover under this Endorsement extends worldwide, whether working, on holiday or resident abroad up to 180 consecutive days.

Accidental Death Benefit

Under the Terms and Conditions of Insurance the Accidental Death Benefit below will be paid as a Lump Sum to the Estate of the Insured and the full amount due will be paid in addition to any other income, pension or other insurance benefits that may be received.

Minimum Accidental Death Benefit	£25,000.00
Special Benefits B, C, D, E, F and G	£37,500.00
Special Benefit A	£50,000.00

The above Special Benefits A, B, C, D, E, F and G are described overleaf. The benefits are subject to Condition 3.

Continuity Benefit Bonus

The Accidental Death Benefit will increase on each anniversary date from the issue of this Endorsement, up to a maximum of one-quarter (25%), provided that all premiums are up to date at the time of the Insured's accident.

On the Sixth Month Anniversary	all benefits increase by	5% of the Original Sum Insured
On the First Year Anniversary	all benefits increase by	5% of the Original Sum Insured
On the Second Year Anniversary	all benefits increase by	5% of the Original Sum Insured
On the Third Year Anniversary	all benefits increase by	5% of the Original Sum Insured
On the Fourth Year Anniversary	all benefits increase by	5% of the Original Sum Insured

Additional Benefits

The following benefits will be paid on receipt of official documentation confirming death was caused by accidental bodily injury, up to the amounts shown regardless of the age of the Insured.

1. **Funeral Grant.** Immediate reimbursement of the cost of funeral expenses. Up to **£2,500.00**
2. **Memorial Stone Grant.** Reimbursement of the cost of a memorial stone for the deceased Insured. Up to **£1,000.00**
3. **Bereavement Counselling Grant.** Reimbursement of the cost of bereavement counselling for any relative or friend of the deceased. Up to an overall total of **£1,000.00**
4. **Floral Grant.** Reimbursement of the cost of funeral flowers or donation to a Registered Charity. Up to **£ 250.00**
5. **Repatriation Grant.** Reimbursement of the excess over the limit of cover provided by any other Insurer for the cost of returning the body of the deceased to the United Kingdom if accidental death has occurred abroad or if no other Insurer, reimbursement of the cost. Up to **£5,000.00**

Special Benefits

- A. In the event of a claim arising from an accident occurring whilst riding as a fare-paying passenger in or on any scheduled aircraft, bus, tram, ship, hovercraft or train which is licensed to carry passengers for hire, the amount payable will be Double (200% of) the Minimum Accidental Death Benefit, as shown under Special Benefit A. The operating staff of the conveyance aforementioned are eligible for the Minimum Accidental Death Benefit.
- B. In the event of a claim arising from an accident sustained on a Bank Holiday, as defined in the United Kingdom, or the equivalent anywhere in the world, the amount payable will be one and a half times (150% of) the Minimum Accidental Death Benefit, as shown under Special Benefits B.
- C. In the event of a claim arising from an accident sustained whilst riding as a passenger or driver on a Motorway, as defined in the United Kingdom, or the equivalent anywhere in the world, the amount payable will be one and a half times (150% of) the Minimum Accidental Death Benefit, as shown under Special Benefits C.
- D. In the event of a claim arising as a direct result of an unprovoked malicious assault/battery by another person(s) other than members of the Insured Person's family or household, the amount payable will be one and a half times (150% of) the Minimum Accidental Death Benefit, as shown under Special Benefits D.
- E. In the event that death of two or more Insured Persons covered by this Endorsement occurs as the result of the same accident, the amount payable will be one and a half times (150% of) the Minimum Accidental Death Benefit for each Insured, as shown under Special Benefits E.
- F. In the event of a claim arising from an accident sustained abroad, whilst temporarily outside of the United Kingdom, the amount payable will be one and a half times (150% of) the Minimum Accidental Death Benefit, as shown under Special Benefits F.
- G. In the event of a claim arising as a direct result of a Terrorist Act, the amount payable will be one and a half times (150% of) the Minimum Accidental Death Benefit, as shown under Special Benefits G. Terrorist Act shall mean an act causing damage, injury, harm or disruption to human life or property and directed against any individual, property or government with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests.

In the event more than one Special Benefit (A-G) applies to any one accident, only one benefit, that bearing the highest multiple, shall apply.

Conditions

1. Persons Covered

The persons in respect of whom benefits are payable under this Endorsement are as named in the Schedule overleaf.

2. Exclusions

The Company will not pay Benefits if death is directly or indirectly due to:

- 1) war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power. War shall mean armed hostilities between two or more countries, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends
- 2) suicide, attempted suicide or intentional self-inflicted injury
- 3) flying or any form of airborne aerial activity except whilst travelling on a scheduled aircraft or the charter flight part of a travel package
- 4) an illness, disease, any naturally occurring medical condition, degenerative process or surgical procedure (or complication thereof)
- 5) an accident proven to have occurred whilst the Insured Person was under the influence of excessive alcohol or of any drug not prescribed by a Registered Medical Practitioner.

3. Age Restrictions

The Accidental Death Benefit payable in respect of an Insured under the age of 18 years shall be one-half of the sums shown. The Benefit payable in respect of an Insured who has attained the age of 65 years shall be two-thirds of the sums shown. There are no age limits on this Endorsement.

4. Effective Date

Cover under this Endorsement shall commence at noon on the day upon which it is issued. Subject to payment of the appropriate premium, cover will continue unless either the Certificate Holder or the Company give notice in writing to the last known address of the other party of their intention to cancel cover under this Endorsement. Such notice is to be given at least thirty days prior to the next premium on which it is to take effect.

5. Payment of Premiums

Premiums are payable monthly in advance by Direct Debit. Should the premium not be received the cover under this Endorsement shall cease from the date upon which such premium payment was due. Benefits under this Endorsement are paid in addition to any others that may be received, but no person may claim benefits under more than one Accidental Death Endorsement with Hospital Plan Insurance Services.

6. Cooling-off Period and Cancellation

If this cover does not meet the Certificate Holder's requirements, the Certificate Holder may return this Endorsement and Schedule to Hospital Plan Insurance Services within 15 days of receiving this Endorsement or within 15 days of the Effective Date, whichever is the later. The Company will give the Certificate Holder a full refund of any premiums paid within 30 days from the date Hospital Plan Insurance Services receives the notification from the Certificate Holder.

However, if a claim is made within the 15 day Cooling-off Period, a refund of premiums will not be made.

Following the Cooling-off Period, the Certificate Holder can cancel this Certificate by writing to Hospital Plan Insurance Services. No refund of premiums will be given.

7. Changes of Premium

We can change premiums by giving the Certificate Holder at least 30 days written notice to their last known address.

8. Fraud

Any fraud, mis-statement or concealment in relation to any matter affecting the Insurance hereunder or in connection with the making of any claim hereunder shall render this Endorsement null and void and all claims hereunder shall be forfeited.

9. Law & Jurisdiction

This policy shall be governed by the law which applies in the country of the United Kingdom where the Certificate Holder usually resides.

10. Residency in the UK Only

Cover under this Endorsement cannot continue if any Insured Person resides outside of the United Kingdom for more than 180 consecutive days. Please advise Hospital Plan Insurance Services as soon as this happens so that premiums are not collected. The policy will be cancelled from the 181st day of residing outside the United Kingdom

11. Compensation

The Financial Services Compensation Scheme covers your insurer, AIG UK Limited, if your insurer is unable to meet its financial obligations under the terms and conditions of the Plan. You may be entitled to compensation from the scheme if AIG UK Limited cannot meet its obligations. The first £2,000 of an insurance claim is covered in full and then 90% of the remainder of the claim.

Claims Procedure

Written notice of claims must be given to Hospital Plan Insurance Services at 96 George Street, Croydon, CR9 1BU or by telephoning 020 8662 8184 within 6 months of the date of death giving rise to the claim or as soon thereafter as is reasonably possible.

On receipt of notice of claim, the Company will provide such form(s) as are required by them for filing a claim. The claim form(s), duly completed, together with an original copy of the Death Certificate, should be returned to Hospital Plan Insurance Services within three months or as soon as reasonably possible. Original receipts will be required in respect of any Additional Benefits claimed.

All benefits will be paid in the United Kingdom to the Insured's Executors or Administrators upon production to the Company of the relevant Grant of Probate or Letters of Administration as the case may be.

The Insurers shall be allowed, at their own expense, to obtain the confirmatory details required to process the claim.

Benefits are payable in the event of death of an Insured Person resulting from accidental bodily injury provided this occurs within 6 months of the date of the accident.

Complaints Procedure

If there is any enquiry or complaint, this will be dealt with fairly and promptly. In the first instance, simply advise Hospital Plan Insurance Services in writing or by telephoning 020 8662 8184. If still not satisfied, the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone 0845 080 1800, will review the case free of charge and without affecting any legal rights.

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



John Hoyle
Authorised Signature