

ENDORSEMENT FOR INCREASED FRACTURE BENEFITS

Endorsement for Increased Fracture Benefits attaching to and forming part of the Disabling Injuries Protection Plan 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

- A. **In consideration** of the additional premium specified on the Schedule, it is hereby agreed that Benefits for Fractures are increased so that in the event of a valid claim for a fracture listed in the Disabling Injuries Protection Plan Certificate of Insurance, the Insured shall receive the Benefits as shown in this Endorsement and not as shown in the Disabling Injuries Protection Plan Certificate of Insurance.
- B. This Endorsement shall increase the sums insured shown for the Fracture benefits listed in the Disabling Injuries Protection Plan Certificate of Insurance to total the amounts shown below:

<i>Single or multiple fracture to the:</i>	<i>Special Benefits A</i>	<i>Special Benefits B & C & D & E</i>	<i>Minimum SUM INSURED</i>
i) Skull i.e. Cranium (excluding nose, jaw, cheekbone, teeth)	£20,000.00	£15,000.00	£10,000.00
ii) Pelvis–Sternum–Shoulder blade–Vertebrae (excluding ribs, clavicle, coccyx)	£10,000.00	£ 7,500.00	£ 5000.00
iii) Arm–Wrist–Hand (excluding thumbs/fingers)	£ 4,000.00	£ 3,000.00	£ 2000.00
iv) Thigh–Leg–Ankle–Foot (excluding toes)–Nose–Jaw–Cheekbone	£ 2,000.00	£ 1,500.00	£ 1000.00

The above payments replace the benefits shown for the Fracture Benefits listed in the Disabling Injuries Protection Plan Certificate of Insurance. Any No Claims Bonus accrued at the time of the accident will be calculated from the issue date of the Disabling Injuries Protection Plan Certificate of Insurance to which this Endorsement is attached.

- C. This Endorsement shall not increase the overall maximum claimable under Condition 3 (Age Restrictions) of the Disabling Injuries Protection Plan Certificate of Insurance.
- D. The benefits payable in respect of an Insured Person under the age of 18 years at the time of the accident shall be one-half of the sums insured shown. The benefits payable in respect of an Insured Person who has attained the age of 65 years at the time of the accident shall be reduced by one-third.
- E. This Endorsement is subject otherwise to all the terms and conditions of the Disabling Injuries Protection Plan Certificate of insurance to which it is attached and forms part of.
- F. Cover under this Endorsement stops when the cover under the Disabling Injuries Protection Plan Certificate to which this Endorsement is attached ceases.
- G. If this cover does not meet the Endorsement Holder's requirements, the Endorsement Holder may return this Certificate of Insurance to Hospital Plan Insurance Services within 15 days of receiving it or within 15 days of the effective date shown on the Schedule, whichever is the later. The Company will give the Endorsement Holder a full refund of any premiums paid within 30 days from the date Hospital Plan Insurance Services receives the notification from the Endorsement Holder. Following the Cooling-off Period, the Endorsement Holder can cancel this Certificate of Insurance by writing to Hospital Plan Insurance Services. No refund of premiums will be given.

Special Benefits

- A. In the event such fracture occurs 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 Sum Insured as shown under Special Benefits A. The operating staff of the conveyance aforementioned are eligible for the Minimum Sum Insured.
- B. In the event such fracture is 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 Sum Insured as shown under Special Benefits B.
- C. In the event such fracture is 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 Sum Insured as shown under Special Benefits C.
- D. In the event such fracture is sustained 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 Sum Insured as shown under Special Benefits D.
- E. In the event such fracture is sustained as a direct result of a Terrorist Act, the amount payable will be one and a half times (150% of) the Minimum Sum Insured as shown under Special Benefits E. 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 (items A–E) applies to any one accident, only one benefit, that bearing the highest multiple, shall apply.

Conditions

1. Persons Covered

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

2. Exclusions

The Company will not be liable for losses or fractures 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 benefits payable in respect of an Insured Person under the age of 18 years shall be one-half of the sums shown. The benefits payable in respect of an Insured Person who has attained the age of 65 years shall be two-thirds of the sums shown and shall be limited to an overall maximum as specified in Condition 3 of the Disabling Injuries Protection Plan to which this Endorsement forms part.

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. The Company can only do this after this Endorsement has been in force for five years.

5. Cooling-off Period and Cancellation

If this cover does not meet the Endorsement Holder's requirements, the Endorsement Holder may return this Endorsement to Hospital Plan Insurance Services within 15 days of receiving this Endorsement or within 15 days of the effective date shown on the Schedule, whichever is the later. The Company will give the Endorsement Holder a full refund of any premiums paid within 30 days from the date Hospital Plan Insurance Services receives the notification from the Endorsement Holder. Following the Cooling-off Period, the Endorsement Holder can cancel this Endorsement by writing to Hospital Plan Insurance Services. No refund of premiums will be given.

6. 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 Disabling Injuries Protection Plan with Hospital Plan Insurance Services.

7. Changes of Premium and Terms & Conditions

We can change premiums and terms & conditions of this Endorsement by giving the Endorsement 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 thereunder 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 Endorsement 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 (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands) 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 should be given to Hospital Plan Insurance Services at 96 George Street, Croydon, CR9 1BU or by telephoning 020 8662 8184 within 60 days of the occurrence giving rise to the claims or as soon thereafter as is reasonably possible.

On receipt of notice of claim, the Company will send to the Certificate Holder such form(s) as are usually required by them for filing a claim. The claim form(s), duly completed, must be returned to Hospital Plan Insurance Services within one month.

All benefits will be paid in the UK to the Insured Person except that any benefits which are unpaid at the Insured Person's death will be paid to his or her 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 and upon reasonable notice, the opportunity of examination of the Insured Person to whom a claim refers.

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