What am I covered for?

Accidental death
The policy will pay a lump sum to you and/or your estate in the event of your death from an accident.

Our definition of an accident is where a bodily injury is sustained, caused by accidental, violent, external and visible means, which solely and independently of any other cause results in death.

This includes acts of:

1. War, hostilities or warlike operations (whether war be declared or not)
2. Invasion
3. Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs
4. Civil war
5. Riot
6. Rebellion
7. Insurrection
8. Revolution
9. Overthrow of the legally constituted government
10. Civil commotion assuming the proportions of or amounting to, an uprising
11. Military or usurped power
12. Explosions of war weapons
13. 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.

The maximum payment would be £100,000
You are covered when working for the organisation or person paying the premium.

Things you need to know.

This document is intended to provide a more in depth look at the cover provided to you by the person or organisation paying the premium.

With us, you’re protected at home, abroad and in hostile regions.
The policy will not pay out if the cause of death is directly or indirectly caused by any of the following:

1. The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials
2. Nuclear reaction, nuclear radiation or radioactive contamination
3. You engaging in or taking part in armed forces service or operations
4. You engaging in flying of any kind other than as a passenger
5. Suicide or attempted suicide or intentional self-injury
6. Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named
7. The Insured Person’s deliberate exposure to exceptional danger (except in an attempt to save human life)
8. Your own criminal act(s)
9. You being under the influence of alcohol or drugs
10. Pregnancy or childbirth
11. Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type

The maximum payment would be the amount of cover you applied for when you took out the policy for benefit 1 and 6 as above and 50% of this amount for benefits 2-5 as above.

Medical expenses
The policy will settle your medical expenses should you suffer an accident or fall ill during the policy period. The maximum payment would be the amount of cover you applied for when you took out the policy.

Our definition of medical expenses includes medical, surgical, diagnostic or remedial treatment, specialist’s fees, hospital, nursing home, nursing attendance charges, costs of physiotherapy, massage and manipulative treatment, surgical and medical requisites.

Evacuation
The policy will settle the costs of medical evacuation should you suffer an accident during the policy period. The maximum payment would be £100,000.

Our definition of medical evacuation means:
1. Reasonable travelling expenses necessarily incurred for the medical evacuation or repatriation of the Assured or the Insured Person(s), or
2. In the case of death reasonable funeral expenses

For both medical expenses and medical evacuation the policy will not pay expenses:
1. For rest cures, sanatorial or custodial care or periods of quarantine or isolation;
2. For cosmetic or plastic surgery unless necessitated by accidental bodily injury sustained during the Period of Insurance;
3. For dental examination, X-rays, extractions, fillings and general dental care; supplying or fitting of eye glasses or hearing aids; except as a result of accidental bodily injury sustained during the Period of Insurance;
4. For general health examinations, and examinations for check up purposes not incidental to, or necessary to diagnose illness or accidental bodily injury
5. For any disability, condition or illness which originated prior to the effective date of this Insurance or of the Insured Person’s inclusion hereunder until a period of 365 consecutive days has elapsed during which you have neither received nor required any treatment for the said disability, condition or illness
6. For pregnancy, childbirth, miscarriage or any disorder of the reproductive system
7. Incurred in your country of domicile
8. Incurred more than 12 months after the date the first expense was incurred, or any continuing expenses incurred after you are fit to travel to their country of domicile

Where am I covered?
You are covered worldwide whilst working for the organisation or person paying the premium.

What do I do in the event of a claim?
For all medical Expenses or evacuation and repatriation claims you must contact the assistance company, Northcott Global Solutions (NGS). Their details can be found on the policy issued to you when you took out the policy.