

Disability insurance

Membership benefits and rules

AXA PPP healthcare has arranged disability compensation cover on your behalf with certain Underwriters at Lloyd's London. The cost is included in your medical insurance premium. A master certificate is held in the head office of AXA PPP healthcare in Tunbridge Wells, Kent.

The cover provided is **designed to pay a lump sum** of up to £50,000 to AXA PPP healthcare International Prestige members in the event that you or any individual covered under this insurance suffers a serious accident which results in the physical loss or loss of use of specified parts of the body or specific vital functions. Payment will be made in accordance with the schedule of compensation set out below:

International Health Plan schedule of compensation

	International Prestige Option
Total sum insured	£50,000
Items	
Total and irrecoverable loss of sight of	
i) both eyes	£50,000
ii) one eye	£25,000
Loss of two or more limbs	£50,000
Loss of one limb	£25,000
Loss of both hands	£50,000
Loss of one hand	£25,000
Loss of both feet	£50,000
Loss of one foot	£25,000
Total and irrecoverable loss of sight of one eye and loss of one limb, foot or hand	£50,000
Total and irrecoverable loss of speech	£25,000
Total and irrecoverable loss of hearing	£25,000
Total and irrecoverable loss of speech and hearing	£50,000

Should you have any questions concerning this coverage our team of Personal Advisers is ready to take your call in complete confidence, at the times below (UK time):

Monday to Friday 8am to 8pm

Saturday 9am to 5pm

Call us on +44 (0) 1892 503 856

Calls may be recorded in case of subsequent query.

In the event of a claim please request a claim form by calling the Personal Accident Department during UK office hours

on +44 (0) 1992 645134

This will be sent to you by return of post. Please fill out relevant sections of the form and return it with the integral medical report, duly completed, to the address at the top of the claim form. Your claim will be processed in consultation with AXA PPP healthcare and any financial settlement will be sent to you direct.

We the Underwriters hereby agree with the Insured Person (hereinafter referred to as the “Member”), to the extent and in the manner herein provided, that if the Member, whilst anywhere in the world, sustains Bodily Injury during the period of this Insurance, we will pay to the Member, according to the Schedule of Compensation after the total claim shall be substantiated under this Insurance.

Provided Always That:

1. Compensation shall not be payable under more than one of the items of the Schedule of Compensation in respect of the consequences of one Accident.
2. The total sum payable under this Insurance in respect of any one or more Accidents to any one Member shall not exceed in all the largest amount of compensation contained in the Schedule of Compensation or added to this Insurance by endorsement.
3. The loss occurs within twelve months of the date of the Accident.

Definitions

In this Insurance:

1. **“Bodily injury”** means identifiable physical injury which:
 - a) is caused by an Accident, and
 - b) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions disablement of the Member within twelve months from the date of the Accident.

2. **“Accident”** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which the Member is travelling.
3. **“Loss of a limb”** means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.
4. **“Air travel”** means being in or on or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight.
5. Words in the masculine gender shall include the feminine.

Exclusions

This Insurance does not cover disablement directly or indirectly arising out of or consequent upon or contributed to by:

1. war, invasion, act of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, or military or usurped power;
2. radioactive contamination;
3. the Member engaging in or taking part in
 - a) naval, military or air force service or operations;
 - b) winter sports (other than skating or curling)
 - i) at any winter sports resort, or
 - ii) anywhere outside Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or the Republic of Ireland;
 - c) skin diving involving the aid of breathing apparatus, rock climbing or mountaineering normally involving the use of ropes or guides, potholing, hang gliding, parachuting, hunting on horseback, or driving or riding in any kind of race;
 - d) driving or riding on motor cycles or motor scooters other than mopeds;
4. the Member engaging in Air Travel except as a passenger in a properly licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern;
5. suicide or attempted suicide or intentional self-injury or the Member being in a state of insanity;
6. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
7. deliberate exposure to exceptional danger (except in an attempt to save human life), or the Member's own criminal act, or the Member being under the influence of alcohol or drugs.

Conditions

1. If the consequences of an Accident shall be aggravated by any condition or physical disability of the Member which existed before the Accident occurred, the amount of any compensation payable under this Insurance in respect of the consequences of the Accident shall be the amount which it is reasonably considered would have been payable if such consequences had not been so aggravated.
2. Notice must be given to Underwriters as soon as reasonably practicable of any Accident which causes or may cause disablement within the meaning of this Insurance, and the Member must as early as possible place himself under the care of a duly qualified medical practitioner.

It is a condition precedent to the Underwriters' liability to pay compensation to the Member or his representatives, that all medical records, notes, and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of Underwriters and that such medical adviser or advisers shall, for the purpose of reviewing the claim, be allowed so often as may be deemed necessary to make examination of the person of the Member.

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



PPP HEALTHCARE

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In order to maintain a quality service, telephone calls may be monitored or recorded.

PB29113/10.06

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