

HOSPITAL ACCIDENT PLAN

Once the Insured named in the Schedule has made an application to Avon Insurance plc (the Company), the Company will pay to the Insured or to the persons otherwise entitled thereto, the following Benefits, subject to the terms and conditions of the Policy.

CONDITIONS

1 Payment of Benefits.

- 1.1** The Company will pay the amount of the Hospital Accident Benefit specified in the Schedule if the Insured is confined in a Hospital as a result of accidental bodily injury arising solely and directly as a result of an external violent and visible cause, provided
- hospitalisation occurs within 30 days of the injury
 - the injury was suffered during the currency of the Policy
 - the bodily injury is independent of any pre-existing medical conditions
 - written receipt of proof is received within 60 days of the date of injury
 - none of the exclusions apply and
 - the Insured was a resident of the UK at the time of injury.

- 1.2** Hospital Accident Benefits are payable for up to 365 days for confinement in Hospital as a result of any one accident, and will be doubled for up to 30 of those days whilst the Insured is confined in an Intensive Care Unit. Subsequent periods of confinement resulting solely and directly from the same accident, will be included, only if separated by less than 12 months.

- 1.3** The Hospital Accident Benefits are non-assignable.

2 Definitions.

- 2.1** Hospital means an institution which is situated in the United Kingdom, Channel Islands, Isle of Man, Republic of Ireland, The Netherlands, Belgium, Luxembourg, France, Andorra, Monaco, Spain, Portugal, Italy, Vatican City, San Marino, Republic of Malta, Switzerland, Austria, Liechtenstein, Germany, Poland, Czech Republic, Slovakia, Hungary, Bosnia-Herzegovina, Croatia, Slovenia, Greece, Bulgaria, Turkey, Cyprus, Denmark, Norway, Sweden, Finland, Iceland, Greenland, Russia, Ukraine, Latvia, Lithuania, Estonia, Belarus, Australia, New Zealand, Tasmania, the USA or Canada and is legally licensed and operated as a medical and surgical hospital in accordance with the laws in the jurisdiction where it is located, and is not primarily a clinic, nursing home or similar establishment. Confinement in a special unit of a Hospital used primarily as a nursing, rest, or convalescent home shall be deemed to be confinement in an institution other than a Hospital.

- 2.2** Intensive Care Unit means the special hospital unit for critically ill patients whose health necessitates continuous medical care and treatment by nurses. Rooms of convalescence, private observation wards and other observation units are not included.

- 3 Occupation, travel or residence.** The Policy is free from all restrictions relating to occupation, travel or residence, with the exception of Definition 2.1 and Exclusion 8c).

- 4 Non-payment of premium.** One calendar month's grace is allowed for the payment of any premium other than the first. If the Insured suffers accidental bodily injury during the days of grace the amount of any outstanding premium will be deducted from the benefit payable. If the premium remains unpaid at the end of the days of grace the Policy will lapse.

- 5 Reinstatement of lapsed Policy.** Reinstatement of a lapsed Policy will be at the discretion of the Company and will be subject to application being made within six months of the date of lapse, and to such terms and conditions as the Company shall require.

- 6 Variations.** No variations in the terms and conditions of the Policy will be binding on the Company unless made in writing under the hand of a Director or a Principal Officer of the Company.

- 7 Benefit.** If an accident resulting in bodily injury occurs when the Insured has attained the age of 75 or above and under 80, half of the benefit shown will be paid. No Benefit will be payable for any Insured Person aged 80 years or above.

This Policy has no surrender or maturity value.

8 Exclusions.

- Attempted suicide or intentional self-injury;
- An accident occurring while the Insured is under the influence of alcohol or of any drug not prescribed by a registered medical practitioner;
- Flying or any form of airborne aerial activity, except while travelling on a recognised airline;
- War, invasion or act of foreign enemy, hostilities (whether war is declared or not), terrorism in Northern Ireland, civil war, rebellion, revolution, insurrection or military or usurped power.

For full details of the type of insurance service we provide please see our Terms of Business leaflet a copy of which is available on request.

Please note:

If you have any enquiry or complaint regarding your policy please contact Jill Milward, Avon Insurance plc, Stratford-upon-Avon: (01789) 200 006.* Please have ready the details of your policy and in particular your policy number to help your enquiry to be dealt with speedily.

If you are not satisfied with the way in which a complaint has been dealt with, please write to PA Plans Manager, Avon Insurance plc, Arden Street, Stratford-upon-Avon, CV37 6WA. If you are still not satisfied, write to the General Manager, at the same address. Should you remain dissatisfied, short of court action, you have the right to ask the Financial Ombudsman to review your case. He can be contacted at the following address:

The Financial Ombudsman, Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall,
London E14 9SR. Telephone No. 0845 080 1800.

This will not affect your right to take legal action against Avon Insurance plc. Avon Insurance plc are members of the General Insurance Standards Council (GISC), the ABI and the FOS.

The parties to this contract have the right to choose the law applicable to it. In the absence of specific agreement, the law of that jurisdiction, within the UK, which is appropriate to the policyholder's residence at the time the contract is concluded, will apply.

* In order to maintain the highest levels of service, telephone calls may be monitored and recorded.

Please read this Policy and make sure that it meets your requirements.



Avon Insurance plc, Arden Street,
Stratford-upon-Avon, Warwickshire CV37 6WA

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This Policy adds a _____ daily Hospital Accident Benefit to the Accidental Death Insurance presently in force for the Insured named below. The monthly premium for this Hospital Accident Benefit is _____ and the new total monthly premium for Accidental Death and Hospital Accident Benefits is .

POLICY DOCUMENT

HOSPITAL ACCIDENT PLAN

Schedule

Insured Customer:	Policy Effective Date*:	
	Date of Birth	Reference No.
Hospital Accident Benefit _____ per day/DOUBLES for Intensive Care confinement (see Conditions 1 and 7)		
Period of Insurance From _____ to age 80		
Monthly Premium _____ <small>(This Hospital Accident premium is inclusive of Insurance Premium Tax at the current. This tax rate may be liable to change.)</small>		

* This Policy will be effective from the date shown, provided the Insured named above has made an application to Avon Insurance plc (the Company) subject to the terms of the Policy.

Signed on behalf of the Company

Jill Milward

Examined _____



General Manager

THIS IS YOUR ACTUAL POLICY DOCUMENT - DETACH AND FILE THIS POLICY WITH YOUR OTHER INSURANCE PAPERS