



ZURICH[®]

Flexiflite Insurance

Domestic personal accident section

Defined events

1. Injury which shall mean bodily injury caused by accidental violent external and visible means and which
 - (a) directly and independently of all other causes results in death or disability within 24 calendar months.
 - (b) includes injury caused by exposure, starvation and thirst.

Specific definitions

1. Insured person means any person named in the personal accident section of the schedule.
2. Temporary total disability means total inability to attend to usual occupation or profession for longer than the period stated in the schedule.
3. Medical expenses means all expenses incurred for artificial aids or prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs of emergency transportation or freeing of an insured person if trapped and their removal to a place of safety) resulting from injury.

Benefit payable

1. In the event of injury to any insured person the company will pay the percentage of compensation as stated in the table of benefits to the insured person or their estate.
2. The company will not be liable to pay more than the death or permanent disability benefit (whichever is the higher) plus any temporary total disability and medical expenses benefit.
3. The company will pay the death benefit if an insured person disappears and after a year there is satisfactory evidence to presume that death as a result of injury has occurred. If it is later found that death has not occurred and the insured person is found to be living any amount paid by the company must be refunded.
4. In the event of death of an insured person under 15 years of age the company will not pay more than the reasonable cost of funeral expenses.

Specific exceptions

The company will not be liable to pay benefit in respect of

1. injury
 - (a) arising after the insured person attains the age of 70 unless agreed to in writing by the company and stated in the schedule.
 - (b) caused by an insured person being insane or under the influence of drink or drugs (unless prescribed by and taken in accordance with the directions of or administered by a member of the medical profession other than themselves), committing suicide or any act of intentional self-injury, intentional self-exposure to unnecessary danger, venereal disease or in the case of a female by child bearing or sequelae thereof or other causes peculiar to the female sex.
 - (c) arising whilst the insured person is
 - (i) travelling by air except as a passenger in any aircraft fully licensed for the carriage of passengers provided that the insured person is not acting as a member of the aircraft crew nor flying for the purpose of any trade or technical operation connected with the aircraft in which they are travelling.
 - (ii) engaging in
 - (1) motor cycling (whether as driver or passenger).
 - (2) racing of any kind involving the use of any power driven vehicle, vessel, aircraft or pedal cycle.
 - (3) steeple chasing, polo, winter sports (involving snow or ice), mountaineering necessitating the use of ropes.
 - (4) professional football, professional rugby football, big game hunting, hang-gliding.
 - (5) any sport or pastime involving exceptional risk of accident.
2. temporary total disability exceeding the maximum period stated in the schedule.

Table of benefits

	Description of injury	Percentage of compensation
1. Death		100
2. Permanent disability		
(a)	Loss by physical separation at or above the wrist or ankle of one or more limbs	100
(b)	The complete and irrecoverable loss of sight in one or both eyes	100
(c)	Total paralysis	100
(d)	Any other injury causing permanent disability	100
(e)	Loss of four fingers	70
(f)	Loss of thumb	
	- both phalanxes	25
	- one phalanx	10
(g)	Loss of index finger	
	- three phalanxes	10
	- two phalanxes	8
	- one phalanx	4
(h)	Loss of middle finger	
	- three phalanxes	6
	- two phalanxes	4
	- one phalanx	2
(i)	Loss of ring finger	
	- three phalanxes	5
	- two phalanxes	4
	- one phalanx	2
(j)	Loss of little finger	
	- three phalanxes	4
	- two phalanxes	3
	- one phalanx	2
(k)	Loss of metacarpals	
	- first or second (additional)	3
	- third, fourth or fifth (additional)	2
(l)	Loss of toes	
	- all	30
	- great - both phalanxes	5
	- one phalanx	2
	- other than great - each toe lost	1
(m)	Loss of hearing	
	- both ears	80
	- one ear	20
	Permanent total loss of use of a body part shall be treated as loss of such part.	
	Where the injury is not specified, the company will adopt a percentage of disability which in its opinion is not inconsistent with the above.	
3. Temporary total disability		100
4. Medical expenses		100

Memoranda

- General exception 1 is deleted and restated as:
This section excludes injury directly or indirectly caused by or related to or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power.
- General condition 2 does not apply to this section.
- General condition 6(b) does not apply to this section.

Special condition

In respect of any claim the insured person will as often as required by the company submit to medical examination at its expense. The company will in the case of death be entitled to call for a post-mortem.