



WESTFIELD SPECIALTY

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PERSONAL ACCIDENT INSURANCE POLICY

Personal Accident

You are covered under this Section only if **you** have paid an additional **premium** and 'Personal Accident' is shown in **your schedule**.

We will pay **you** up to the amount shown in the **schedule** in the event of an **accidental bodily injury** during the **period of insurance** which within 12 months of the **accidental bodily injury** occurring is the sole cause of **your** death or **disablement**.

Definitions

The definitions below apply to this Section only and are in addition to the General Definitions.

Accidental bodily injury	means an identifiable physical injury which is caused by a sudden, unexpected, specific event occurring at an identifiable time and place.
Disablement	means loss of sight, loss of hearing, loss of limb or loss of speech which: a) prevents you from performing the duties of any occupation for which you are qualified by reason of your education, training or experience; and b) lasts continuously for twelve (12) calendar months; and c) at the end of twelve (12) calendar months is without prospect of improvement.
Insured person	means you and your directors, partners, managers, officers and the employees of your business or their personal legal representatives.
Loss of hearing	means total loss of hearing in one or both ears.
Loss of limb	means loss by physical separation of an arm or hand at or above the wrist, or of a foot or leg at or above the ankle, or total loss of use of a complete arm, hand, foot or leg.
Loss of sight	means total loss of sight in one or both eyes.
Loss of speech	means total loss of speech.

Conditions

The conditions below apply to this Section only and are in addition to the General Conditions.

1. We will pay you the benefit shown in the schedule for an accidental bodily injury sustained by you. Only one benefit will be payable in respect of the consequences of any one accidental bodily injury.
2. If you can recover two or more benefits under this policy as a result of the same accidental bodily injury, we will pay only one amount, the largest, that applies.
3. If an accidental bodily injury causes your death within 12 months of the date of that accidental bodily injury, we will only pay the amount shown for 'Death' in the schedule regardless of whether a claim for any other benefit is outstanding at the time of your death.
4. If we pay a claim under this policy and you subsequently become eligible to claim another benefit caused by or arising from the same accidental bodily injury, we will deduct the amount already paid to you from any additional sum that may be due.
5. We will not pay any interest on any benefits payable under this policy.
6. In the event of your death, we will, at our expense, be entitled to undertake a post-mortem examination.
7. In the event of your disablement, you must place yourself under the care of a qualified medical practitioner and as often as we require submit to a medical examination at our expense.

Exclusions

The Exclusions below apply to this Section only and are in addition to the General Exclusions.

We will not pay for death or disablement caused by or arising from or contributed by, directly or indirectly, out of your:

1. accidental bodily injury sustained by any insured person under 16 or over 60 years of age at the start of the period of insurance;
2. suicide, attempted suicide or deliberate self-inflicted injury;
3. being under the influence of drink or drugs (unless prescribed by your medical practitioner and used properly);
4. alcoholism or other alcohol related illnesses, drug addiction, solvent abuse;
5. self-exposure to needless danger (unless trying to save a human life);
6. illness or natural causes;
7. any criminal acts carried out by you or on your behalf;

8. any emotional or psychiatric disorder or condition;
9. armed forces activities including operations, exercises or training;
10. flying as a pilot or aircrew or any other aerial activities other than travel by commercial airlines as a passenger;
11. physical defect, infirmity or medical condition known at inception of this **policy**;
12. training for or participating in Professional Sport of any kind
13. **accidental bodily injury** resulting from an **insured person** taking part in or practising for:
 - a) abseiling, boxing, caving, hunting, ice hockey, judo, martial arts, polo, potholing, professional sports, sub aqua diving, water skiing, winter sports or wrestling;
 - b) mountaineering or rock-climbing which would normally necessitate the use of ropes or guides; or
 - c) racing of any kind other than on foot or swimming where there are no obstacle courses involved;
14. pregnancy or childbirth, except for unexpected medical complications or emergencies arising from the pregnancy;
15. **accidental bodily injury** resulting solely in the inability to take part in sports or pastimes.