

## William Russell Personal Income Protection Plan Agreement – Exclusions

### What your plan does not cover

No benefit will be paid if your disablement, illness or injury, relates to or arises directly or indirectly from any of the following:

- any items specifically excluded on your Certificate of Insurance
- a pre-existing medical condition or related condition, unless you have told us about it and we have agreed to accept cover for it
- your active participation in war, warlike activities or terrorist activities
- your gross negligence and deliberate exposure to exceptional danger (except in the attempt to save a human life)
- your participation in any kind of professional sport or professional racing (including training or practicing for any kind of professional sport or professional racing)
- your participation in an activity that is illegal in the country in which it is performed
- the consequences of attempted suicide or intentionally self-inflicted injuries, whether sane or insane
- abuse of drugs, alcohol and medication
- normal pregnancy
- loss of your licence to carry on your own occupation
- war, terrorism, kidnap, murder, assault of any kind, or any other act of violence, sustained whilst you are in a country or region that the British Foreign, Commonwealth & Development Office (“FCDO”) has advised its citizens to leave, or has advised against all travel to, or has advised against all but essential travel to, due to security reasons (whether your presence in that country or region is permanent or temporary).
- any cause whatsoever, if sustained whilst you are in Iran, Libya, North Korea, South Sudan, Syria, or Yemen (whether your presence in the country is permanent or temporary).

No benefit will be paid for disablement that has not been reported to us within 12 months of you becoming totally disabled from working.

Benefit in respect of any disablement that results from mental, nervous or psychological disorders of any type will be restricted to one claim per lifetime and to a maximum of 24 months.

You can check the current advice offered by the FCDO about a particular country or region at [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice).

### Making a claim on your plan

You must advise us about your disablement as soon as possible and in any event no later than 30 days prior to the expiry of your deferment period. In order for us to consider your claim for benefit we will require the following:

- a fully completed claim form including a full declaration of any other income you are entitled to receive from the state, another insurance company, a pension fund or your employer or business
- a detailed medical report from your treating physician with a diagnosis and full information about the onset, cause and prognosis of your illness or injury with the degree of your disablement and its probable duration
- an official document proving your date of birth
- proof of your gross annual earnings
  - If you are employed, we require a letter from your employer confirming your gross annual earnings at the time you become totally disabled from carrying out your own occupation. This must be an original letter on your employer’s headed paper, and signed by an official of the company - we cannot accept faxes or photocopies. We also reserve the right to request your recent pay slips.

- If you are self-employed, we require proof from your accountant of your gross annual earnings in respect of the three-year period leading up to the date on which you became totally disabled from carrying out your own occupation. Your accountant must provide us with proof of your gross annual earnings in each 12 month period leading up to the date on which you became totally disabled from carrying out your own occupation, and we will take your average earnings over this period when assessing your gross annual earnings. Proof of your gross annual earnings must be on your accountant's headed paper, and must be signed by the accountant - we cannot accept faxes or photocopies.

We reserve the right to request as much medical and financial information as we may reasonably require to enable us to make a decision about your claim.

All documentation submitted in support of your claim must be the original. We cannot accept faxes or photocopies.

All documentation, including medical reports, proof of earnings and other financial information we reasonably request in connection with a claim, must be provided at your own expense.

### **The deadline for claiming**

You must advise us of your absence from work no later than 30 days prior to the end of your deferment period.

The deadline for claiming for your annual income benefit is one year after you become totally disabled from working. No benefit will be paid at all in respect of any claim that has not been notified to us within one year after you first became totally unable to follow your own occupation.