

## **William Russell Personal Life Plan Agreement – Life and Accident Exclusions**

### **What your plan does not cover**

No benefit will be paid if your death, terminal illness or accidental bodily injury arises 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
- suicide, or the consequences of attempted suicide or intentionally self-inflicted injuries, whether sane or insane. This exclusion only applies to the first year of your plan. If you subsequently apply to increase your life benefit, this 1-year exclusion shall apply from the date of the increase, but only for the amount of the increase. Each increase in your life benefit will be treated separately.
- 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 any death or accidental bodily injury that has not been reported to us within 12 months of the death or accident bodily injury occurring.

No benefit will be paid upon your death if the life benefit has already been paid following your diagnosis with a terminal illness.

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

### **Making a claim for your life benefit**

To substantiate a claim for your life benefit following your death, the following documents must be submitted to us as soon as reasonably possible:

- an official death certificate confirming the cause of death and stating the date of death
- an official document which confirms your date of birth
- in the event of death due to an accident, a medical or official certificate stating the cause and circumstances of death, all other reports including police reports, ambulance reports and the reports of any eye-witnesses and such other documents as we may reasonably require to establish the cause of death and the circumstances surrounding the death
- proof of your gross annual earnings at the time you made your application (if this was not provided at application stage)
- identification for any named beneficiaries showing date of birth, proof of life, proof of address and full bank details
- any other medical reports or proof that we may reasonably require in order to assess your claim.

To substantiate a claim for your life benefit as a result of terminal illness, the following documents must be submitted to us as soon as reasonably possible:

- an official document that confirms your date of birth
- a claim form completed by you or your next of kin (if you are unable to complete it yourself)
- proof of your gross annual earnings at the time you made your application (if this was not provided at application stage)
- identification (if applicable) for any named beneficiaries showing date of birth, proof of life, proof of address, and full bank details
- a medical report that gives full details about the onset, progression, and prognosis of your terminal illness, including full details of treatments you are receiving
- any other medical reports or proof that we may reasonably require in order to assess your claim.

### **Additional exclusions applying to the accident benefit only**

Additional exclusions apply in respect of the accident benefit. No benefit will be paid if death or accidental bodily injury is caused by:

- war, warlike activities, military action, acts of foreign hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, usurped power, mutiny, riot, strike, martial law, state of seige, attempted overthrow of government, any acts of terrorism, murder, attempted murder, kidnap (including attempted kidnap or attempted rescue from kidnapping), or assault of any kind, anywhere in the world. This exclusion will apply irrespective of whether you are an active participant in any of the above activities or merely an innocent bystander
- any illness or disease
- food poisoning and bacterial infections (except infection which occurs through accidental cut or wound injury)
- suicide, or the consequences of attempted suicide or intentionally self-inflicted injuries, whether sane or insane
- intentional inhalation of gas, or intentional ingestion of poisons or drugs
- intentionally contracted infection by bacteria or virus
- you being under the influence of alcohol or drugs
- an accident whilst participating in a hazardous activity unless you have made a full declaration of how often you intend to participate in that particular activity and we have agreed to cover you in writing, and you have paid any additional premium required by us to cover the increased risk.

No benefit will be paid if accidental bodily injury is caused by:

- the consequences of attempted suicide or intentionally selfinflicted injuries, whether sane or insane.

### **Making a claim for your accident benefit**

To substantiate a claim for accident benefit, the following documents must be submitted to us as soon as reasonably possible:

- an official document which confirms your date of birth
- a medical or official certificate stating the cause and circumstances of the accident, including police reports, ambulance reports and eye-witness statements
- a detailed medical report describing the injuries sustained
- proof of your gross annual earnings at the time you made your application (if this was not provided at application stage)
- in the event of death, an official death certificate confirming the cause of death and stating the date of death
- any other documentation or proof that we may reasonably require in order to assess your claim



All documentation and medical reports submitted in connection with a claim must be furnished at your own expense.