



DISABLING INJURIES PROTECTION PLAN

Accident Support

Accident Support

If **your schedule** shows **you** have this endorsement, **we** will provide the following;

Scope of Insurance (applicable to this endorsement only)

Please read this endorsement in conjunction with **your** Disabling Injuries Protection Plan Policy Wording.

If an **insured person** has an **accident** on or after the effective date of this endorsement and suffers **bodily injury** which solely and independently of any other cause within 12 months of the date of the **accident**; causes **full thickness burns, dislocations** and resulting physiotherapy, **convalescence**, we will pay the amount shown in your Accident Support Endorsement Table of Benefits.

Your Table of Benefits

<u>Item No</u>	<u>Cover provided</u>	<u>Benefit payable</u>
<u>24</u>	<p>Full thickness burns which cover:</p> <p>a) 27% or more of the body</p> <p>b) 18-26% of the body</p> <p>c) 9-17% of the body</p> <p>d) up to 8% of the body</p> <p>Maximum burns benefit payable for any one accident</p>	<p>£1,500</p> <p>£1,200</p> <p>£900</p> <p>£450</p> <p>£1,500</p>
<u>25</u>	<p>Dislocation of a:</p> <p>a) Vertebra of the spine (excluding slipped disc)</p> <p>b) Hip</p> <p>c) Knee</p> <p>d) Wrist</p> <p>e) Elbow</p> <p>f) Ankle</p> <p>g) Shoulder</p> <p>h) Collar bone</p> <p>i) Finger or thumb</p> <p>j) Toe</p> <p>k) Jaw</p> <p>Total dislocation benefit payable for any one accident</p>	<p>£1,500</p> <p>£750</p> <p>£525</p> <p>£375</p> <p>£375</p> <p>£150</p> <p>£150</p> <p>£150</p> <p>£75</p> <p>£75</p> <p>£75</p> <p>£1,500</p>
<u>26</u>	<p>Physiotherapy (following a valid claim for a dislocation):</p> <p>Maximum cost per session</p> <p>Maximum number of sessions</p>	<p>£30</p> <p>10</p>
<u>27</u>	Convalescence:	£150
	<p>Assistance:</p> <p>To be paid after a valid claim of benefits 1-18 of your Disabling Injuries Protection Plan</p>	£5,000

Definitions

(additional definitions applicable to this endorsement only)

Body

The human body percentage as assessed by a **doctor**.

Convalescence

A specific period of recuperation on the orders of a **doctor** after a period of **hospitalisation**, as a result of an **accident**. This benefit is dependent on **us** receiving a copy of a 'Statement of Fitness for Work' stipulating **you** do not work in any capacity for a given duration following **hospitalisation** as prescribed by a **doctor**.

Dislocation

Displacement of bones at a joint which requires restoration of the bones by a **doctor**.

Doctor

A registered medical practitioner who is not **you**, or related to **you**, or works for **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or for a foreign equivalent) to practice medicine.

Full thickness burns

Burns which result in the destruction of both the epidermis (the outer layers of the skin) and dermis (the layers of the skin that contain hair follicles, nerve endings, sweat and sebaceous glands), and which require surgery or a skin grafting to treat.

Hospital

An institution that has accommodation for inpatients, and facilities for diagnosis, surgery and treatment. It does not include a long-term nursing home, a rehabilitation centre, an old people's or convalescence home or an extended care facility.

Hospitalisation

An overnight stay in a **hospital** as an **inpatient**, such confinement being certified by a **doctor**.

Inpatient

An **insured person** who has gone through the full admission procedure and for whom a clinical case record has been opened and whose admission is necessary for the medical care and treatment of **bodily injury**.

Special Benefits

(applicable to this endorsement only)

1. No Claims Benefit - The anniversary is calculated from **your** endorsement effective date.

What We Don't Cover

(applicable to this endorsement only)

1. **We** will not pay for a herniated spinal disc under benefit 25a).

Benefit Limitations

(applicable to this endorsement only)

1. **We** will pay only one of each benefit 25 (a-k) - **dislocation** for the lifetime of the policy. Once **we** have paid a claim for a **dislocation**, **we** will not pay any further claim for the same joint if **you** dislocate it again in another **accident**.
2. Physiotherapy must be considered medically necessary by a **doctor** following a valid claim under benefit 25 for benefit 26 to be eligible.
3. Physiotherapy for benefit 26 must take place within 12 weeks of the **dislocation** date.
4. Special benefit a) No Claims Benefit of **your** Disabling Injuries Protection Plan does not apply to benefit 26 physiotherapy.

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