



Insurance for Everyone

Here are the full terms and conditions that govern our policies.

We have tried to make them as straightforward as possible.

For more details or an explanation of any of the terms please do get in touch.

Your Policy is a contract between the Policyholder and the Insurer and is comprised of these Policy terms and conditions, the Application Form and the Certificate of Insurance

The Insurer agrees to provide the Insurance cover detailed in this Policy for the perils / cover shown as being included on the Policyholders Certificate of Insurance.

The Insurer will only provide cover to the people declared by the Policyholder for the Period of Insurance stated, provided that (i) the Insured Person is engaged by the Policyholder, (ii) the required premium has been paid in full and (iii) and the Policyholder has been approved by the Insurer.

If in the event of a claim, the insurer is required to undertake onerous work to identify or assist in the identification of the Insured Person's beneficiary(ies), the Insurer may charge an additional fee commensurate with the level of work involved in locating such person(s).

GENERAL POLICY DEFINITIONS

For the purpose of these policy terms and conditions the following definitions shall apply:

'ACCIDENT' means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance and shall also include disappearance. If the Insured Person is not found within 12 (twelve) months of disappearing, and sufficient evidence is produced satisfactory to the Insurer that leads them inevitably to the conclusion that the Insured Person has sustained Bodily Injury and that such injury has caused the Insured Person's death, the Insurer shall

forthwith pay any death benefit, where applicable, under this Insurance. Provided always that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Insurer if the Insured Person is subsequently found to be living as a prerequisite to the payment of such benefit.

'APPLICATION FORM' means the Application for Insurance for Everyone Personal Accident Benefits.

'POLICYHOLDER' means the insured person.

'CERTIFICATE OF INSURANCE' means the evidence of Insurance issued by the Insurer to the Policyholder upon acceptance of the Application Form detailing the particulars of the cover issued and which should be read in conjunction with these Policy Terms and Conditions.

'INSURANCE' means this policy of insurance, comprised of these terms and conditions, the Application Form and the Certificate of Insurance.

'BENEFITS' means the sum insured by this Insurance detailed in the Certificate of Insurance for the Policyholder

'SUM INSURED' means the amount insured by this Insurance detailed in the Certificate of Insurance for the Policyholder.

'POLICY INCEPTION DATE' as stated on the Policyholder's Certificate of Insurance means the date on which the insurance starts.

For policies with a start date after the policy is bought the cover will start at 00.01 on the start date indicated on the certificate at the local standard time at the insured person's address and end

at midnight on the end date on the certificate at the local standard time at the insured person's address. For policies starting the same day as the policy is purchased the cover will start at the time payment is confirmed by the insurers payment partner and end at midnight on the end date on the certificate at the local standard time at the insured person's address.

'COUNTRY OF DOMICILE' means the country shown on the Insured Persons Passport

'INSURER' means Atlas Life Insurance (PCC) Ltd.

'MEDICAL PRACTITIONER' means a registered, qualified, practising member of the medical profession, who is not related to the Insured person.

'BODILY INJURY' means identifiable physical injury which is sustained by the Insured Person, and is caused by an Accident, and solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or Permanent Total Disablement of the Member within 12 (twelve) months from the date of the Accident

'LOSS OF A LIMB' means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

'PERMANENT TOTAL DISABLEMENT' means disablement from illness or accident which entirely prevents the Insured Person from attending to any business or occupation for which they are reasonably suited by training, education or experience and which lasts twelve months and at the end of that period is beyond hope of improvement.

'PRE-EXISTING CONDITION' means any:

1. condition for which medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received during the twelve (12) months immediately preceding the policy Inception Date;
2. condition that had manifested itself in such a manner that would have caused a reasonably prudent person to seek medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) within twelve (12) months immediately preceding the policy Inception Date;
3. injury, sickness, disease, or other physical, medical, mental, or nervous conditions, disorder or ailment (whether known or unknown) that, with reasonable medical certainty, existed at the time of completion of the Application Form or within twelve (12) months immediately preceding the Policy Inception Date.

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT

The Insurer hereby agrees with the Policyholder, to the extent and in the manner herein provided, that if the Insured Person sustains Bodily Injury caused by an Accident the Insurer will pay to the Insured Person or, in the event of death, the insured person's beneficiaries according to the Sum Insured after the total claim shall be substantiated under this Insurance.

Provided Always That:

1. benefit shall not be payable under more than one of

the items of the Schedule of Benefits in respect of the consequences of one Accident, except for any benefit payable hereunder in respect of Temporary Partial Disablement preceding or following Temporary Total Disablement, or of one Illness, and

2. the total sum payable under this Insurance in respect of any one or more claims shall not exceed in all the largest benefit under any one of the items contained in the Schedule of Benefits;
3. if Item 1 of the Schedule of Benefits is not covered by this Insurance, then no claim shall be payable in respect of any Accident which would have given rise to a claim for death had that item been covered;
4. if Item 1 of the Schedule of Benefits is covered by this Insurance and an Accident causes the death of the Insured Person within twelve months following the date of the Accident and prior to the definite settlement of the benefit for disablement provided for under Items 2 to 6 of the Schedule of Benefits, there shall be paid only the benefit provided for in the case of death.
5. All premiums due shall have been paid in full to the insurer.

EXCLUSIONS – SECTION 1

This Insurance benefit does not cover claims in any way caused or contributed to by:

1. the Insured Person engaging in or taking part in armed forces service or operations;
2. the Insured Person engaging in flying of any kind other than as a passenger;
3. the Insured Person's suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity;
4. venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
5. the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life or as part of their work);
6. the Insured Person's own criminal act;
7. the Insured Person's being under the influence of alcohol or drugs;
8. pregnancy or childbirth;
9. neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional conditions or disorders of any type.
10. any Pre-existing Condition

CONDITIONS – SECTION 1

1. If the Insured Person shall regularly engage in any occupation, sport, pastime or other activity in which materially greater risk may be incurred than previously disclosed in connection with this Insurance without first notifying the Insurer and obtaining their written agreement to the inclusion under this Insurance, (subject to the payment of any additional premium as the Insurer may reasonably require as the consideration for such agreement), then no claim shall be payable in respect of any Accident arising from such activity.
2. Unless otherwise declared and agreed by the Insurer no benefit will be payable for any condition for which the Insured Person has sought advice, diagnosis, treatment

or counselling or of which the Insured Person was or should reasonably have been aware at inception of this Insurance or for which the Insured Person has been treated at any time prior to inception of this Insurance.

3. Notice must be given to the Assistance Service as detailed in this Policy as soon as reasonably practicable of any Accident which causes or may cause a claim within the meaning of this Insurance, and the Insured Person must as early as possible seek the attention of a duly qualified Medical Practitioner. Notice must be given to the Insurer as soon as reasonably practicable in the event of the death of the Insured Person resulting or alleged to result from an Accident.
4. All medical records, notes and correspondence referring to the subject of a claim or a related Pre-existing Condition shall be made available on request to any medical adviser appointed by or on behalf of the Insurer and such medical adviser shall, for the purpose of reviewing the claim, be allowed so often as may be deemed necessary to make an examination of the Insured Person.
5. Any fraud, concealment, or deliberate mis-statement either in the Application Form on which this Insurance is based or in relation to any other matter affecting this Insurance or in connection with the making of any claim hereunder shall render this Insurance null and void and all claims hereunder shall be forfeited. In such circumstances, the Insurer shall return all premiums paid by the Policyholder less an administrative fee of USD50 and the Policyholder shall repay to the Insurer in full all and any monies already received pursuant to the Policy to the Insurer without delay. Please refer to the Section below entitled "POLICY TERMINATION BY POLICYHOLDER OR INSURER" for further information.

b) that none of 1 to 14 above are the result of the utilisation of nuclear, chemical or biological weapons of mass destruction howsoever these may be distributed or combined, and,

For the purpose of this extension;

i. "Terrorist activity" means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of Terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

ii. Utilisation of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

iii. Utilisation of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

iv. Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

WAR AND TERRORISM EXTENSION

This Insurance is extended to include any Bodily Injury directly or indirectly caused by, resulting from, or in connection with any of the following Perils:-

1. War, hostilities or warlike operations (whether war be declared or not);
2. Invasion;
3. Act of an enemy foreign to the nationality of the Member or the country in, or over, which the act occurs
4. Civil war;
5. Riot;
6. Rebellion;
7. Insurrection;
8. Revolution;
9. Overthrow of the legally constituted government;
10. Civil commotion assuming the proportions of, or amounting to, an uprising;
11. Military or usurped power;
12. Explosions of war weapons;
13. Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Member whether war be declared with that state or not;
14. Terrorist activity.

PROVIDED ALWAYS;

a) that the Insured Person is not actively participating in any, or all, of Perils 1 to 14 above, and

SECTION 2 - PERMANENT DISABILITY BY AN ACCIDENT

Please note the coverage provided by this Extension is not permanent health Insurance

In consideration of the premium paid and subject to the exclusions and conditions of the policy and also to the following additional Exclusions and Conditions, the Insurer shall reimburse the Insured Person up to but not exceeding the Sum Insured stated herein, for Medical Expenses necessarily incurred solely and directly as a result of the Insured Person:

1. sustaining accidental bodily injury
2. please see appendix A for scales of disability

EXCLUSIONS – SECTION 2

The Insurer shall not reimburse expenses for cosmetic or plastic surgery unless necessitated by accidental Bodily Injury sustained during the Period of Insurance;

CONDITIONS - SECTION 2

It is a condition of this Insurance that notice must be given to the Insurer via the Assistance Service below as soon as reasonably practical [but not exceeding 30 (thirty) days in any event] of any accidental Bodily Injury which may give rise to a claim.

SECTION 2 - FUNERAL EXPENSES

1. in the case of death reasonable funeral expenses of the

Insured Person necessarily incurred outside their Country of Domicile, or

2. expenses incurred in transporting the body or ashes of the Insured Person to their Country of Domicile, including making the necessary arrangements.

SANCTION LIMITATION AND EXCLUSION CLAUSE

The Insurer shall not be deemed to provide cover nor shall the Insurer be liable to pay any Insured Person claim or provide any benefit hereunder to the extent that the payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PHYSICAL EXAMINATIONS AND AUTOPSY

The Insurer, at its own expense, shall have the right and opportunity to examine the person of any Insured whose injury is the basis of claim when and as it may reasonably require whilst a claim is pending hereunder and to make an autopsy in case of death where it is not forbidden by law.

HOW TO MAKE A CLAIM

In the event of any claim please contact Northcott Global Solutions Ltd (NGS) our Claims and Medical Assistance Company:

Tel: +44 (0)207 183 8910
Back up Mobile: +44(0)7785 627 433
Email: ops@northcottglobalsolutions.com

Payment of Claims:

Benefits payable for accidental loss of life will be payable to the beneficiary(ies) identified by the Policyholder in a lump sum. If, at the death of the Insured Person, there is no surviving beneficiary or none has been identified by the Insured Person, the accidental loss of life Benefit shall be payable in one lump sum to the estate of the Insured Person.

Alternatively, the Insurer may, in its absolute discretion, agree with a claimant to pay Benefits in any other manner including, but not limited to, by way of instalments.

Any lump sum payment will be made immediately upon receipt of the required proof of claim at the Insurers Registered Office or the registered office of Northcott Global Solutions Ltd (NGS) All other methods of payment, once agreed, will commence upon receipt of the required proofs of claim.

All other Benefits will be payable to the Insured Person. Failure to consult with the Assistance Company and to act in accordance with their instructions could prejudice the Insured Persons claim.

GENERAL INFORMATION

Currency: All payments the Insurer makes to the Insured Person and all payments made to the Insurer in respect of any one Insured Person will be in the currency as stated in that person's Certificate of Insurance

Assignment: Subject to any statutory restrictions, an Insured

Person may designate a beneficiary to receive death benefits payable under this Policy or change any beneficiary already appointed by filing a written Beneficiary Nomination Form. The Beneficiary Nomination Form shall contain full details of the beneficiary(ies) sufficient for the Insurer to properly identify the beneficiary(ies).

No designation or change of beneficiary under the Policy shall be binding upon the Insurer until the Insurer has been provided with such Beneficiary Nomination Form. The Policy may not be changed or used as security for a loan by the Insured Person without the prior written consent of the Insurer which it may in its absolute discretion withhold.

The Policy may not be charged or assigned or novated in whole or in part. The Insurer will not change who is entitled to Benefits under this Policy until it receives the Beneficiary Nomination Form or agrees to an assignment or novation (as appropriate).

Third Party Rights: Save as expressly stated, a person who is not a party to this contract of Insurance has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Governing Law: This Insurance shall be governed by and in accordance with the laws of England and Wales.

Legal Discharge: The receipt of the full claim payment by the Insured Person will be a full discharge of all liability by the Insurer for the claim.

Invalidity: If any provision of these terms and conditions is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of these terms and conditions which will remain in full force and effect.

7. Adverse Consequences: You should note that the Insurer reserves the right to satisfy itself as to the residency status of any Insured Person at the time a claim is made. When making a claim the claimant may be asked to:

- a. confirm the residency status of the Insured Person at the time of the event leading to the claim.
- b. confirm that the Insurer did not contact you directly to offer the Policy.

8. Duty of Fair Presentation: This contract of (re)insurance is subject to English law. Please ensure that all applicable legal and regulatory requirements in relation to this contract, including the (re)insured's duty of fair presentation to (re)insurers as per the disclosure provisions of the Insurance Act 2015, are drawn to your client's attention. It is the (re)insured's duty to disclose every material circumstance which they know or ought to know after reasonable search. A circumstance is material if it would influence a (re)insurer's judgment in determining whether to accept the risk and, if so, on what terms. This information is to be disclosed before cover is placed, at each renewal and any time that it is varied (e.g. contract extension, mid-term amendments). If in any doubt whether a circumstance is material, we recommend that it is disclosed. Failure to disclose a material circumstance may entitle (re)insurers to impose different terms on the cover or proportionately reduce the amount of any claim payable. In some circumstances a (re)insurer will be entitled to avoid the insurance contract from inception and

in this event any claims under the contract would not be paid.

POLICY TERMINATION BY INSURED PERSON OR INSURER.

The Policyholder may cancel their insurance at any time by providing a request to cancel in writing to the Insurer of the intention to cancel.

If the Policyholder cancels their insurance they are NOT entitled to a refund of the premium paid.

The Insurer may cancel this Insurance if the Policyholder commits a fraud which includes doing any of the following:

- a. making any untrue statements to the Insurer
- b. failing to disclose any material facts relevant to the Insurance or a claim
- c. acting fraudulently in any way.

If the Insurer cancels the Policy or Certificate of Insurance because of fraud, the Policy or Certificate of Insurance becomes void. In this event the insurer will return all Premiums paid by the Policyholder less an administration fee of USD50 and the Policyholder shall repay in full all and any monies already received pursuant to the Policy to the Insurer without delay.

COMPLAINTS PROCEDURE

If you are unhappy with any aspect of the service you have received and wish to make a complaint please contact us. We will try to resolve your complaint quickly and in a professional and helpful way.

Please contact us by email or in writing:

The Compliance Manager
Insurance for Ltd
RSM, Fifth Floor
Central Square,
Wellington Street,
Leeds LS1 4DL

Email: info@insuranceforgroup.com

To assist us in investigating your complaint, please quote the number on the Certificate of Insurance

A copy of our full complaints procedure is available upon request.

DATA PROTECTION NOTICE

We, the scheme administrator, will hold your personal information in compliance with the United Kingdom data protection legislation. We will use your information (including information provided about your dependants in your statement of wishes) for underwriting and administration purposes. By completing an Application Form and effecting membership you agree to us processing your personal information and sensitive personal information (e.g. health information). We will also use your information for statistical data analysis, management information and fraud prevention purposes.

If you make a claim on this Insurance you will have to provide us with information regarding your bodily injury, disablement or illness which we will then process in order to administer your

claim.

We may disclose your personal information to our business associates, agents and service providers for the purposes above. We will pass your information to any legal or regulatory body if required to do so by law or regulation. We may also use your information to give it to others for research, statistical purposes or to improve our services but we will remove your name and address from it first.

Your information may be disclosed to other parties with a view to preventing fraudulent or improper claims.

We will continue to hold information about your insurance for a reasonable time after it has ended. We will then dispose of your personal information in a responsible way to maintain your confidentiality.

This Data Protection Notice may change from time to time and you should review the contents regularly. We will notify you of any changes where we are required to do so by law.

INSURER, REINSURER AND ADMINISTRATOR

This scheme is insured by:

Atlas Life Insurance (PCC) Ltd which is licenced and regulated by the Seychelles Financial Services Authority.

Atlas Life Insurance (PCC) Ltd receive 50% reinsurance support for this scheme from Beazley, who are a member of the Lloyds of London market.

The scheme is administered by:

Insurance for Ltd

Registered office:
RSM, Fifth Floor
Central Square
Wellington Street,
Leeds LS1 4DL,
United Kingdom

web: insuranceforgroup.com
Email: info@insuranceforgroup.com

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APPENDIX 1: SCALE OF PERMANENT DISABILITY BY ACCIDENT

The percentage of the sum insured in respect of Permanent Total or Permanent Partial Disablement shall be as follows:-

Permanent Total Disablement

Total loss of sight of both eyes.	100%
Total incurable insanity.	100%
Loss of both arms or both hands.	100%
Complete deafness of both ears, of traumatic origin.	100%
Removal of the lower jaw.	100%
Loss of speech.	100%
Loss of one arm and one leg.	100%
Loss of one arm and one foot.	100%
Loss of one hand and one foot.	100%
Loss of one hand and one leg.	100%
Loss of both legs.	100%
Loss of both feet.	100%

Permanent partial disablement

Head

Loss of osseous substance of the skull in all its thickness	
surface of at least 6 sq.cm.	40%
surface of 3 to 6 sq.cm.	20%
surface of less than 3 sq.cm.	10%
Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone.	40%
Loss of one eye.	40%
Complete deafness of one ear.	30%

Upper Limbs

	Right	Left
Loss of one arm or one hand.	60%	50%
Considerable loss of osseous substance of the arm (definite and incurable lesion)	50%	40%
Total paralysis of the upper limb (incurable lesion of the nerves).	65%	55%
Total paralysis of the circumflex nerve.	20%	15%
Shoulder ankylosis.	40%	30%
Elbow ankylosis		
in favourable position (15 degrees round the right angle).	25%	20%
in unfavourable position.	40%	35%
Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion).	40%	30%
Total paralysis of the median nerve.	45%	35%
Total paralysis of the radial nerve at the torsion cradle.	40%	35%
Total paralysis of the forearm radial nerve.	30%	25%
Total paralysis of the hand radial nerve.	20%	15%
Total paralysis of the cubital nerve.	30%	25%
Ankylosis of the wrist in favourable position (straight and in pronation).	20%	15%
Ankylosis of the wrist in unfavourable position (flexion or strained extension or supine position)	30%	25%
Total loss of thumb.	20%	15%
Partial loss of thumb (ungual phalanx).	10%	5%
Total ankylosis of thumb.	20%	15%
Total amputation of forefinger.	15%	10%
Amputation of two phalanges of forefinger.	10%	8%
Amputation of the unguinal phalanx of forefinger.	5%	3%
Simultaneous amputation of thumb and forefinger.	35%	25%
Amputation of thumb and a finger other than forefinger.	25%	20%
Amputation of two fingers other than thumb and forefinger	12%	8%
Amputation of three fingers other than thumb and forefinger.	20%	15%
Amputation of four fingers including thumb.	45%	40%
Amputation of four fingers excluding thumb.	40%	35%
Amputation of the median finger.	10%	8%
Amputation of a finger other than thumb, forefinger and median.	7%	3%

Lower Limbs

Amputation of thigh (upper half).	60%
Amputation of thigh (lower half) and leg.	50%
Total loss of foot (tibio-tarsal disarticulation).	45%
Partial loss of foot (sub-ankle-bone disarticulation).	40%
Partial loss of foot (medio-tarsal disarticulation).	35%
Partial loss of foot (tarso-metatarsal disarticulation).	30%
Total paralysis of lower limb (incurable nerve lesion).	60%
Complete paralysis of the external popliteal sciatic nerve.	30%
Complete paralysis of the internal popliteal sciatic nerve.	20%
Complete paralysis of two nerves (popliteal sciatic external and internal).	40%
Anchylosis of the hip.	40%
Anchylosis of the knee.	20%
Loss of osseous substance from thigh or both bones of the leg (incurable condition).	60%
Loss of osseous substance of the knee-pan with considerable separation of the fragments and considerable difficulty of movements in stretching the leg.	40%
Loss of osseous substance of the knee-pan while the movements are preserved.	20%
Shortening of the lower limb by at least 5 cm.	30%
Shortening of the lower limb by 3 to 5 cm.	20%
Shortening of the lower limb by 1 to 3 cm.	10%
Total amputation of all the toes.	25%
Amputation of four toes including big toe.	20%
Amputation of four toes.	10%
Anchylosis of the big toe.	10%
Amputation of two toes.	5%
Amputation of one toe other than the big toe.	3%

Anchylosis of the fingers (other than thumb, and forefinger) and of the toes (other than the big toe) shall only entitle to 50% of the compensation which would be due for the loss of the said members.

Permanent disabilities by accident not mentioned above shall be compensated in accordance with their seriousness as compared with that of those mentioned, the occupation of the Assured not being taken into consideration.

The partial or total "functional" disablement, not specifically dealt with in the Scale of Permanent Disabilities, of a limb or an organ is treated like the partial or total loss of the said limb or organ.

The total compensation payable in respect of several disablements due to the same accident is arrived at by adding together the various sums, but shall not exceed the total sum insured under the Schedule of Benefits

If the Assured is left-handed and has specifically mentioned this on the Proposal Form, the percentages set out above for the various disabilities of the right upper limb and left upper limb will be transposed.

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