

Updated Personal Accident Benefit Rule

From the 31st July 2019, Chubb will no longer underwrite the Personal Accident cover provided on your health cash plan.

Westfield Health will underwrite and administer this cover instead.

Changes to your plan guide

The changes detailed over the next 2 pages supersedes the information within the Benefit Rules in your plan guide.

Personal Accident Cover

Policyholder: Just for you

We underwrite and administer the Personal Accident cover provided by your plan.

Conditions of your cover

Please read this summary together with the rest of the Personal Accident Cover benefit rule.

- If you suffer bodily injury as a direct result of an accident which within 24 months of the accident results in death or disablement, benefit will be paid in accordance with the Scale of benefits outlined in your plan guide
- The maximum amount of benefit that will be paid for one accident is equivalent to the amount for permanent total disablement, item 2 in the Scale of benefits outlined in your plan guide
- If we pay the benefit for loss of limb we **won't also pay for parts of that limb**
- If you already had a disability or condition before your accident we will take this into account and it may reduce the amount of permanent disability benefit that you get
- Please submit your personal accident claim within 60 days, or as soon as reasonably possible, after the time of the accident

We will cover...

- Accidental bodily injury that causes your death within 24 months of the time of your accident
- Accidental bodily injury that causes your permanent total disablement within 24 months of the time of your accident
- Accidental bodily injury that causes your permanent disability within 24 months of the time of your accident

We will not cover...

- Any accident that happened before your personal accident cover started or after your personal accident cover ended
- Permanent total disablement benefit if you are 75 or older at the date of accident: we will assess your claim based on the degree of your permanent disability instead
- Bodily injury caused or contributed to in any way by war: except when war is declared in the country that you are travelling to after **you've** already left the country where you live
- Bodily injury caused or contributed to in any way because you are: a full time member of the armed forces of any nation or international authority; you are on active service as a member of any reserved forces
- Bodily injury caused or contributed to by your suicide, attempted suicide or deliberate self-inflicted injury, regardless of the state of your mental health
- Bodily injury caused or contributed to in any way by you engaging in any form of air sports or taking part in air travel, unless travelling as a fare-paying passenger in an aircraft which is provided and operated by an airline or air charter company that is licensed for this
- Illness or disease not directly caused by bodily injury, including but not limited to a medical or surgical procedure or childbirth

- Repetitive stress (strain) injury or syndrome, or any gradually operating cause
- Post traumatic stress disorder or related syndromes, or any psychological or psychiatric condition
- Bacterial or viral infection, except where it is the direct result of accidental bodily injury
- Bodily injury caused or contributed to by you committing an illegal act

When will my personal accident cover start?

Your personal accident cover always starts on the date we receive the application for your cover. This is regardless of **your plan's registration date**. We **won't pay any benefit if the time of the accident was before we received your application for a policy**.

If your plan level changes your level of personal accident cover changes on the date that we receive the application, not on the registration date for your new plan level.

When will my personal accident cover end?

Your personal accident cover will end on the date that your plan cover finishes.

How do I make a claim?

We **understand that it's likely to be a difficult time if you've had an accident**. You, or someone acting on your behalf, should contact the Westfield Health Customer Care Team within 60 days or as soon as reasonably possible after the accident. **We'll** send out a personal accident claim form for you to fill in and return to us. **We'll** then contact you to explain what happens next.

If there's any delay in you notifying a claim to us it could be detrimental to us investigating and assessing the claim: this may impact the claim being paid at all, or the amount of the claim that's paid.

Sometimes it may be necessary to wait up to 24 months to establish the full extent of your injury and whether a permanent total disablement or permanent disability claim is payable. We cannot carry out a medical assessment while you are still having treatment for that injury.

Personal Accident Definitions

We've put some words or phrases in 'bold type' like this, so that **you'll** know that we have given them special meanings for your personal accident cover. The definitions of other words **and phrases in 'bold type'** are in the General Terms and Conditions section in your plan guide.

Accident/Accidental

A sudden, identifiable violent external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather.

Air sports

Airborne leisure activities, for example

- ballooning
- bungee-jumping
- gliding
- hang-gliding
- micro lighting
- parachuting
- paragliding
- parascending

Bodily injury

- Injury to you which happens whilst the personal accident cover is in force **and**
- which is caused only by an accident **and**
- on its own, within 24 months of the accident leads to permanent disability or death and results in a claim covered under this policy.

Loss of hearing

Permanent profound deafness, which means the quietest sound you can hear is louder than 90 decibels when **you're** tested by a qualified audiologist.

Loss of limb

With reference to:

- an arm - amputation or complete and permanent loss of all functional use - at or above the wrist joint
- a leg - amputation or complete and permanent loss of all functional use - at or above the ankle (talo-tibia joint)

Loss or loss of use

Amputation or permanent loss of all functional use.

Loss of sight - both eyes

Permanent blindness, which based on medical evidence you will never recover from, and which results in your name being added (on the authority of a qualified ophthalmic specialist) to the Register of Blind Persons maintained by the government.

Loss of sight - one eye

Permanent blindness, which based on medical evidence you will never recover from, in an eye to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.

Loss of speech

Permanent and total loss of speech as confirmed by a GP or Consultant Physician.

Permanent disability

Any form of functional disability which has lasted for at least 12 months and from which, based on medical evidence, you will never recover.

Permanent total disablement

If you were in gainful employment at the date of the accident:

A permanent disability which stops you from carrying out gainful employment for which you are fitted by way of training, education or experience.

or

If you were not in gainful employment at the date of the accident:

A form of permanent disability calculated on a medical assessment by us or an independent medical expert appointed by us, which results in your inability to perform, without assistance from another person, at least two of the following activities of daily living:

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on level ground

Time

The Standard Local Time where you permanently live.

War

Armed conflict between nations, invasion, act of foreign enemy, civil war or taking power by organised military force.