

LOCUMPLAN PRACTICE LOCUM INSURANCE  
SUMMARY OF CHANGES

The purpose of this document is to advise you of significant changes to your Group Personal Accident and Illness Insurance. This document is a summary only and should be read in conjunction with the full policy wording

Section of Policy	Old Policy Wording	New Policy Wording
<b>General Policy Definitions</b>	12 Policy Definitions	20 general policy definitions that help to make the policy wording easier to understand. Each section of the cover may also have definitions that are applicable to that section only.  These defined words can be identified in the policy wording as being printed in bold and starting with a capital letter
<b>General Policy Conditions</b>	12 conditions in paragraph format	Conditions headed and grouped together to make the Policy wording easier to understand. Each section of the cover may also have conditions that are applicable to that section only.  Changes or additions to the general conditions are recorded below.
<b>General Policy Conditions</b> New		Additional Conditions (a) Cancellation Clause (b) Claims Co operation Clause (c) Maximum Cumulative Limit (d) Interest on Benefit Clause (e) Rights to Medical Records and Medical Examination (f) Other Insurances Clause (g) Temporary Total Disablement Amendments Clause (h) Trust Assignment Clause (i) Other Insurances Clause
<b>General Policy Conditions</b> Recurrent Disability Clause	If the Insured Person returns to work after a period of claim, and was subsequently unable to work due to the same accident or illness, the excess period would not apply to the second or subsequent claim, within the Period of Insurance	If following a claim under this Policy for Temporary Total Disablement, the Insured Person returns to his occupation, but a further claim is made for the same condition within 13 weeks of the Insured Person's return to work, then this further period of incapacity will be treated as an extension of the original claim and no Excess Period will apply.

LOCUMPLAN PRACTICE LOCUM INSURANCE  
SUMMARY OF CHANGES

PAGE 2 OF 2

<p><b>General Policy Exclusions</b> New</p>		<p>Additional Exclusions:</p> <ul style="list-style-type: none"> <li>(a) Drugs, Alcohol and Solvents Exclusion Clause</li> <li>(b) Nuclear, Chemical or Biological weapons caused by an Act of Terrorism Exclusion Clause</li> </ul>
<p><b>General Policy Exclusions</b> Radioactive Contamination</p>	<p>Arising out of or consequent upon or contributed to by radioactive contamination</p>	<p>Arising out of or consequent upon or contributed to by Radiation</p>
<p><b>General Policy Conditions</b> War Exclusion Clause</p>	<p>This Insurance does not cover death, disablement or loss arising from or attributable to war (whether declared or not), invasion, an act of an enemy foreign to the nationality of the Insured Person or the Country in or over which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, terrorist activity of any kind, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents of a State foreign to the nationality of the Insured Person whether war be declared with the State or not.</p>	<p>We will not cover death, disablement or loss arising from or attributable to War whilst the Insured Person is in the United Kingdom or is travelling to any country or area that at the commencement of travel was publicly known to be in a state of or faced with the threat of war.</p> <p>War is defined as: Any activity or conflict where military force is used and includes one of the following:</p> <ul style="list-style-type: none"> <li>(a) Hostilities or warlike operations (whether war be declared or not)</li> <li>(b) Invasion, civil war, rebellion, insurrection, revolution</li> <li>(c) Act of an enemy foreign to the nationality of the <b>Insured Person</b> or the country in or over which the act occurs</li> <li>(d) Civil commotion assuming the proportions of, or amounting to, an uprising</li> <li>(e) Overthrow of the legally constituted government</li> <li>(f) Military or usurped power</li> <li>(g) Explosions of war weapons</li> <li>(h) An <b>Act of Terrorism</b></li> <li>(i) Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the <b>Insured Person</b> whether war be declared with that state or not.</li> </ul>

LOCUMPLAN PRACTICE LOCUM INSURANCE  
SUMMARY OF CHANGES



<p><b>Cover Section A</b> <b>Personal Accident</b> Weekly Benefit Condition</p>	<p>Any weekly benefits payable under this Insurance shall cease upon</p> <ul style="list-style-type: none"> <li>(a) the expiry of the maximum period of disablement as stated on the Certificate of Insurance Benefits Table, or</li> <li>(b) the death of the Insured Person, or</li> <li>(c) the date the Insured Person ceases to fulfil the definition of Temporary Total Disablement (and/or Temporary Partial Disablement if applicable) as stated above, whichever occurs first.</li> </ul>	<p>Any weekly benefits payable under items 8 or 9 shall cease upon</p> <ul style="list-style-type: none"> <li>(a) the expiry of the <b>Benefit Period</b> as stated in the <b>Policy</b> schedule, or</li> <li>(b) the death of the Insured Person, or</li> <li>(c) the date the <b>Insured Person</b> ceases to fulfil the definition of <b>Temporary Total Disablement</b> (and/or <b>Temporary Partial Disablement</b> if applicable), or</li> <li>(d) the date on which the <b>Insured Person</b> ceases to be <b>Your</b> employee, whichever occurs first</li> </ul>
<p><b>Cover Section A</b> <b>Personal Accident</b> New Conditions</p>		<p>New Conditions added to Section:</p> <ol style="list-style-type: none"> <li>1. If item 1 of the Policy schedule is covered and an Accident causes the Insured Person's death within 12 months of the date of that Accident, and prior to the definite settlement of the benefit for disablement provided for under items 2 to 7 of the Policy schedule, We will only pay the sum insured as stated under Item 1 of the Policy schedule.</li> <li>2. In respect of items 1-7, the total sum payable for any one or more Accidents to any one Insured Person shall not exceed in all during the Period of Insurance the largest amount of benefit payable under any one of such items.</li> <li>3. We will not pay for more than one of the Benefits covered under items 1 – 7 in respect of the same Accident.</li> <li>4. If payment of a claim is made under item 8 and subsequently a benefit is claimable under items 1-7 from the same accident, then any amount already paid shall be deducted from any lump sum payment due</li> </ol>
<p><b>Cover Section B</b> <b>Illness</b> Weekly Benefit Condition</p>	<p>Any weekly benefits payable under this Insurance shall cease upon</p> <ul style="list-style-type: none"> <li>(a) the expiry of the maximum period of disablement as stated on the Certificate of Insurance Benefits Table, or</li> <li>(b) the death of the Insured Person, or</li> <li>(c) the date the Insured Person ceases to fulfil the definition of Temporary Total Disablement (and/or Temporary Partial Disablement if applicable) as stated above, whichever occurs first.</li> </ul>	<p>Any weekly benefits payable under item 11 shall cease upon</p> <ul style="list-style-type: none"> <li>(a) the expiry of the <b>Benefit Period</b> as stated in the <b>Policy</b> schedule, or</li> <li>(b) the death of the Insured Person, or</li> <li>(c) the date the <b>Insured Person</b> ceases to fulfil the definition of <b>Temporary Total Disablement</b> (and/or <b>Temporary Partial Disablement</b> if applicable), or</li> <li>(d) the date on which the <b>Insured Person</b> ceases to be <b>Your</b> employee, whichever occurs first</li> </ul>

LOCUMPLAN PRACTICE LOCUM INSURANCE  
SUMMARY OF CHANGES

PAGE 4 OF 4

<p><b>Cover Section B</b> <b>Illness</b> New Conditions</p>		<p>New Conditions added to Section</p> <ol style="list-style-type: none"> <li>1. We will not pay for more than one of the Benefits covered under items 9-10 in the Policy schedule in respect of the same Illness.</li> <li>2. In respect of items 9-10 the total sum payable for any one or more Illness to any one Insured Person shall not exceed in all during the Period of Insurance the largest amount of benefit payable under any one of such items</li> <li>3. If payment of a claim is made under item 11 and subsequently a benefit is claimable under items 9 or 10 from the same Illness, then any amount already paid shall be deducted from any lump sum payment due</li> </ol>
<p><b>Cover Section C</b> Medical Expenses New Exclusions</p>		<ol style="list-style-type: none"> <li>1. We will not pay for any claim where the benefit payable is recoverable under any other Insurance that You or the Insured Person may have in force.</li> <li>2. We will not pay any claim for any expenses incurred for longer than the Benefit Period as noted under items 8 and 11 in the Policy schedule or 52 weeks whichever is the less.</li> </ol>
<p><b>Cover Section C</b> Coma Benefit</p>	<p>If an Insured Person sustains Bodily Injury which results in the continuous unconscious state of the Insured Person, the Underwriters agree to pay the Assured on behalf of the Insured Person £140 for each full week up to a maximum of 104 weeks.</p>	<p>In the event of the Insured Person being in a Coma for more than 48 hours which is a direct result of Bodily Injury, which results in a valid claim under this Policy, We will pay the Insured Person £20 per day or part thereof.</p> <p>Exclusions:</p> <ol style="list-style-type: none"> <li>1. We will not pay for the first 48 hours of any claim</li> <li>2. We will not pay any claim for any expenses incurred for longer than the Benefit Period as noted under item 8 in the Policy schedule or 52 weeks whichever is the less</li> </ol>
<p><b>Cover Section C</b> Hospitalisation Expenses</p>	<p>If an Insured Person is admitted to a Hospital as an in-patient as a result of Bodily Injury the Underwriters agree to pay the Assured on behalf of the Insured Person £140 for each full week up to a maximum of 52 weeks.</p>	<p>In the event of an Insured Person sustaining Bodily Injury which results in a valid claim under items 1-8 of the Policy schedule, We will pay to the Insured Person £20 per day or part thereof, in the event of the Insured Person being admitted to hospital as an in-patient for a continuous period of 24 hours or more.</p> <p>Exclusions applicable to Hospital In-Patient Expenses</p> <ol style="list-style-type: none"> <li>1. We will not pay for the first 72 hours of any claim</li> <li>2. We will not pay any claim for any expenses incurred for longer than the Benefit Period as noted under item 8 in the Policy schedule or 52 weeks whichever is the less</li> </ol>

<p><b>Cover Section C</b> New Sections</p>		<p>New Benefits</p> <ul style="list-style-type: none"><li>(a) Compassionate Leave Extension</li><li>(b) Family Accident/Illness Extension</li><li>(c) Maternity/Statutory Adoption Benefit</li><li>(d) Paternity Benefit</li><li>(e) Suspension Cover</li></ul>
<p><b>Data Protection Act</b></p>		<p>Amended and updated to comply with the Data Protection Act and make clear:</p> <ul style="list-style-type: none"><li>• That we need to collect some data from clients defined as "sensitive" under the Data Protection Act</li><li>• That information about you may be shared with other organisations in order to administer and fulfil our responsibilities under the policy</li><li>• Information may be provided to the necessary authorities if we are asked to provide it</li><li>• That you have signified your consent to such use of data by proceeding with the application</li><li>• How to obtain information we hold about you</li><li>• How we safeguard your information.</li></ul>