



**UK Healthcare**™

*Looking after every body*

Chelmsford City Council - Recent improvements to terms and conditions are listed below and replace the equivalent clauses:

#### **Additional Benefits We Cover**

##### **Accidental Death**

If the main insured person suffers death as a result of personal accident, benefit will be paid to the sum of £1000. Our aim is to provide the broadest and most appropriate cover possible. There are some limitations however, to which the following exclusions and limitations apply:

##### **We don't cover**

- Flying or other aerial activity except as a passenger
- Participating in any hazardous sport. A full list of these is available upon request
- Engaging in active service of any of the armed forces of any nation
- Radioactive contamination
- Committing suicide
- Being in state of insanity or any psychiatric mental or nervous disorder
- Deliberate exposure to exceptional danger (except in an attempt to save human life)
- Participation or attempt to commit a criminal act
- Pregnancy or childbirth
- Driving with more alcohol than the legal limit
- Driving a vehicle without a current valid licence
- Being under the influence of excessive alcohol
- As a result of taking a drug which has not been medically prescribed

As the full effects of an incident may not be immediately apparent, UK Healthcare reserves the right to withhold payment of any claim until a full investigation as to the cause of death has been provided. Should you require a claim form in respect of this benefit please ring our Customer Service team on 01204 522775.

##### **Specialist Consultation - We cover**

- Investigative charges CT scans/PET scans and MRI scans

##### **We don't cover**

- Staying in hospital
- Accompanying your child in hospital
- Hospital day case admission
- Prescription charges

##### **Claiming Period**

- The benefit date is FIXED – April - March