



**UK Healthcare**™

*Looking after every body*

## Cornerstone - Recent improvements to terms and conditions are listed below and replace the equivalent clauses:

### **Accidental Death – Employee only is covered by this benefit**

If any insured person suffers death as result of a personal accident, benefits will be payable in relation to the level of cover held. However there are some limitations for which the following exclusions and limitations are applicable:

- Attempting to commit suicide or intentionally inflicting self-injury
- Engaging in 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 in any nation.
- Radioactive contamination
- Being in a state of insanity or any psychiatric, mental or nervous disorder
- Deliberate exposure to exceptional danger (except in an attempt to save human life)
- Participation in a criminal act
- Only payable on the event of death
- Pregnancy or child birth

Should you require a claim form in respect of this benefit, please contact UK Healthcare on 01204 522775

We strongly recommend you keep this amendment with your policy document in order to maintain an accurate record of the terms and conditions employed.