

Family Personal Accident Plan Insurance Policy**INSURING CLAUSE**

The Insurers will pay to the Insured, on behalf of the Insured Person or his estate, the compensation stated in the Schedule of Circumstances and Compensation if, during the Period of Insurance, any Insured Person sustains Accidental Bodily Injury, at an identifiable time and place, which injury shall directly and independently of all other causes result, within twenty-four calendar months, in Death, Disability or in Non-Medical Expense cover as a result of Hospitalisation being incurred as specified in the Schedule of Circumstances and Compensation.

PERMANENT DISABILITY SCHEDULE

DEFINITIONS		Compensation
Permanent Disability shall mean		
a)	loss by physical separation at or above the wrist or ankle of one or more limbs	100%
b)	permanent and total loss of whole eye	100%
	sight of eye	
	sight of eye except perception of light	
c)	permanent and total loss of hearing both ears	100%
	one ear	25%
d)	permanent and total loss of speech	100%
e)	injuries to the Insured Person who is Gainfully Employed at the time of the Accident, resulting in permanent total disability from following usual occupation and any other equivalent occupation for which the Insured Person is fitted by education, knowledge or training	100%
f)	loss of independent existence, which means that the Insured Person is, through injury, totally and irreversibly unable to perform at least four of the following activities of daily living without the assistance of another person or the use of special equipment - the disability must have existed for a continuous period of at least 12 months Feeding/Eating Cutting meat, buttering bread, getting food and drink to the mouth using fingers or utensils Dressing Dressing oneself including fastening zips and buttons, getting clothes from wardrobes and drawers Bathing/Grooming Turning on taps, getting in and out of a bath/shower, washing face/hands etc., drying oneself, combing hair Toileting Moving into and out of the bathroom, getting on an off the toilet unaided, recognising the need or urge to void bladder or bowel in time to get to the toilet Mobility/Transfer Getting into and out of bed, transferring from one place to another e.g. chair to bed, chair to standing, chair to chair Walking Moving from one location to another- walking or wheeling or using a frame	100%
g)	loss of four fingers	70%
h)	loss of toes: all on one foot	30%
i)	permanent disfigurement of:	

	the head and neck, provided the total area affected exceeds 20% of the total area of the head and neck	A percentage of 100% compensation in direct proportion to the area affected
	the hands, provided the total area affected exceeds 20% of the total area of the hands	A percentage of 100% compensation in direct proportion to the area affected
	all other areas of the body, provided that the total area affected exceeds 5% of the total area of the body	A percentage of 100% compensation in direct proportion to the area affected

MEMORANDA

1. Where the injury is not specified, the Insurers will pay such sum which is not inconsistent with the above provisions
2. Permanent total loss of use of part of the body shall be treated as loss by physical separation of such part
3. 100% shall be the maximum percentage of compensation payable for Permanent Disability for any one Insured Person in respect of each and every claim
4. If a claim for loss of part of the body is payable under Definitions (a) to (h), or if the percentage of compensation due under (i) is greater than the percentage of compensation payable under (a) to (h), compensation under Definition (i) shall not be payable in respect of the same part of the body

DEFINITIONS

For purposes of this Policy the following words and phrases shall have the meaning as assigned to them hereunder:

Accident/Accidental shall mean any sudden, unexpected, unusual, specific, visible, violent and fortuitous event that occurs at an identifiable time and place which directly and independently of any other cause results in Bodily Injury as defined. Accident/Accidental shall also mean "Detention" as herein defined

Acquired Immune Deficiency Syndrome or **AIDS** shall have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a sero-positive test for HIV

An Act of Terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government or any other person or body of persons, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public or any section thereof

Act of Violence shall mean an assault, robbery, rape, kidnapping or armed car hijack

Annual Earnings shall mean the annual rate of wage, salary, fixed annual bonus and cost of living allowance being paid or allowed by the Insured to the Insured Person at the time of Accidental Bodily Injury, plus overtime, house rents, food allowances, commissions and other considerations of constant character earned by the Insured Person from his employment with the Insured or allowed by the Insured to the Insured Person, during the 12 months immediately preceding the date of Accidental Bodily Injury. If the Insured Person has not been in the continuous employ of the Insured for 12 calendar months, the amount to be added for overtime, house rents, food allowances, commissions and other considerations of constant character shall be the average monthly amount earned during the period of employment times 12

Average Weekly Earnings shall mean one fifty-second part of Annual Earnings

Bodily Injury shall mean bodily injury caused by an Accident and shall include bodily injury attributable to or caused by starvation, thirst and exposure to the elements as a result of an Accidental occurrence

Deductible shall mean the amount stated in the Schedule of Circumstances and Compensation which must be borne by the Insured for his own account when an Accident occurs

Detention shall mean the detention under duress of an Insured Person other than for reasons of:

- a) engaging (or being alleged that Insured Person is engaging) in any political activity against the de jure or de facto Government of the country where Detention occurs
- b) failure to possess requisite visas, work permits or associated documents
- c) criminal activity (or any allegation thereof)
- d) debt, insolvency, commercial failure, failure to provide bond or security or other financial loss

Event means all Accidental Bodily Injury sustained by any or all Insured Persons directly occasioned by one specific common cause, such common cause having both a duration not exceeding 72 hours and a geographic radius not exceeding 100 kilometres

Gainfully Employed shall mean the Insured Person is at the time of the Accident employed in a legally recognisable and acceptable occupation for reward. This does not include house wives or Dependent Children

Immediate family shall mean:

- Spouse which shall include a common law partner
- the Insured Person's dependent children who are not in full-time employment and who are between the ages of 3 months and 19 years (or under the age of 25 years provided they are in full-time education), unmarried, not pregnant, without children and primarily dependent on the Insured Person for maintenance and support

Hospital means a legally constituted establishment operated pursuant to Regulations in terms of the National Health Act and having facilities for the admission, confinement and treatment of patients under supervision of qualified medical practitioners for periods in excess of 48 hours. For the sake of clarity the term Hospital shall neither include institutions commonly referred to as "health-hydro's", "day-clinics", "nature cure clinics", "rehabilitation clinics", "hospices", "nursing homes", "frail-care centres", "convalescent homes" and the like, nor mental institutions or institutions for the treatment of psychiatric diseases

Non-Medical Expense Cover as a result of Hospitalisation shall mean if, during a period of insurance, an Insured Person is admitted to Hospital as an in-patient as a result of Accidental Bodily Injury, Insurers will pay the compensation shown in the Schedule.

Compensation – the daily lump sum stated in the Schedule, for a period not longer than 10 days.

Specific Condition – Insurers will not be liable for the first 48 hours of each and every Hospitalisation. Where admission is noted to be for a period of longer than 48 consecutive hours, the daily benefit being calculated based on 24 hour cycles from admission.

Temporary Total Disability shall mean total and absolute incapacity from following usual business or occupation

Traumatic Event shall mean an Accidental experience that causes physical, emotional or psychological distress or harm

PROVISOS

It is declared and agreed that:

1. the Insurers will not be liable to pay for Death or Disability for one Insured Person in respect of each and every claim, more than the compensation payable for Death or Permanent Disability (whichever is the higher) plus any compensation payable for Temporary Total Disability, Emergency Expenses Shortfall and in respect of any Extensions which are applicable
2. where an Insured Person dies as a result of accidental bodily injury within 30 days of the date of the accident, the Insurers will be liable for the compensation payable for Death as shown in the schedule and any other extensions which are applicable, notwithstanding there may have been a valid claim for Permanent Disability
3. the compensation specified for Temporary Total Disability in respect of each and every claim shall be payable for not more than the number of weeks stated in the Schedule of Circumstances and Compensation and such payment shall cease as soon as the injury causing the incapacity has healed as far as is reasonably possible, notwithstanding that Permanent Disability may remain. Provided that Insurers will not be liable for any compensation for such Temporary Total Disability during the Time Exclusion as stated in the Schedule of Circumstances and Compensation
4. any payment by Insurers for Emergency Expenses Shortfall for any one Insured Person in respect of each and every claim shall be in excess of and not be reduced by the amount of the Deductible stated in the Schedule of Circumstances and Compensation
5. unless otherwise provided for herein, this Policy shall not apply to any Insured Person after the expiry of the Period of Insurance in which he attains 80 years of age
6. any compensation payable by the Insurers for any period of Temporary Total Disability or Emergency Expenses Shortfall shall be reduced by an amount equal to the compensation received or receivable by or on behalf of the Insured Person under any occupational injury compensation enactment for Temporary Total Disability for the same or a lesser period or in respect of Emergency Expenses Shortfall.
7. after suffering Accidental Bodily Injury for which compensation may be payable under this Policy, the Insured Person shall, when reasonably required by the Insurers so to do, submit to medical examination and undergo any treatment specified. The Insurers will not be liable to make any payment unless this Proviso is complied with to their satisfaction
8. payments on account may be made to the Insured, if required, at the discretion of Insurers
9. notwithstanding that sums insured, first loss amounts, indemnity or compensation limits, by whatever name such are referred to in this Policy (henceforth "Policy Limits") are expressed on a VAT exclusive basis, the Insurers agree that they will indemnify the Insured for any VAT obligation the Insured may incur, arising out of any claims settlement made hereunder
10. any first amount payable, deductible or aggregate deductible will be applied to any claims settlement prior to the indemnification of the Insured for the VAT obligation referred to in Proviso 8 above
11. Where amounts recoverable from the Insurers are delayed pending finalisation of any claim, payments on account can be made to the Insured, at the Insurers discretion on receipt by the Insurers of certification by a medical doctor appointed by the Insurers

EXCEPTIONS

The Insurers will not be liable to pay any claim under this Policy in respect of any Insured Person

1. while engaging in flying as pilot or member of the aircrew. This exception does not apply to Insured Persons engaging in ballooning, hang-gliding, paragliding and parachuting, provided that such activities are solely for social and/or pleasure purposes and not of a competitive nature or for reward
2. caused by the Insured Person's suicide or intentional self-injury
3. caused solely by an existing physical defect or other infirmity of the Insured Person
4. as a result of the influence of drugs or narcotics upon the Insured Person unless administered by a member of the medical profession (other than himself) or unless prescribed by and taken in accordance with the instructions of a member of the medical profession (other than himself)
5. for Bodily Injury to the Insured Person arising whilst the Insured Person is driving or operating any motorised or mechanically operated vehicle under the influence of alcohol. For the purposes of this exception the term "under the influence of alcohol" means having a Blood Alcohol level Concentration greater than the statutory limit at the time of the Accident
6. caused by the Insured Person's participation in any riot or civil commotion

7. as a result of the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life) or the Insured Person's own criminal act
8. while participating in sport as a professional player
9. directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission
10. for venereal disease or Acquired Immune Deficiency Syndrome (AIDS) or Aids related complex (ARC) howsoever this syndrome has been acquired or may be named
11. for any mental and/or nervous disorders, or any like condition arising from or attributable to stress or stress-related situations, other than those caused by Accident as defined in this Policy
12. Insurers will not indemnify and Insurers will not be liable to pay any claim or provide any benefit hereunder where the indemnity, claim payment or provision of such benefit is contrary to the edicts, recorded principles, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America irrespective of enactment in the jurisdiction where indemnity or benefit is provided or payment made

AUTOMATIC EXTENSIONS

1. Accident Expert

The Insured will have access to assistance with all claims management and handling in respect of the following by contacting 0860 103 431 or support@accidentexpert.co.za

Road Accident Fund Act (RAF) Assistance - The Insured will be assisted with:

- Legal representation
- Administration and claims management
- Required medico-legal reports
- Required loss of support reports
- Required actuarial reports for loss of earnings
- Accident Reconstruction

In the event of the Insured/Insured Person having a valid claim in terms of the RAF Act. Accident Expert does not guarantee performance by the RAF

2. Active Military Service

The cover provided by this Policy is extended to apply while an Insured Person is on active military service, acting for and on behalf of the Republic of South Africa, provided that the Insurers' liability in respect of this extension is limited to R150 000 any one Insured Person and R750 000 any one Event

3. Alcohol Related Motor Vehicle Accidents

Exception 5 is waived, subject to the maximum compensation of 25% of the Limit per Insured Person and subject further to a maximum compensation of R100,000 per Individual Insured.

4. Childcare

If there is Accidental Bodily Injury to

- 4.1 an Insured Person's child resulting in disability which requires regular care and attendance
- 4.2 an Insured Person or his spouse resulting in disability which prevents care being given to the child

Insurers will pay to the Insured Person the amount stated in the Schedule of Automatic Extensions during the period of such disability, provided that Insurers will

- (a) not be liable for the first seven days of each and every claim
- (b) only be liable for a period not longer than 28 days in respect of each and every claim
- (c) only be liable for the maximum amount stated in the Schedule of Circumstances and Compensation for any one Period of Insurance, irrespective of the number of children the Insured Person has

- (d) not be liable for any claim in respect of a child who is more than 16 years of age, unless suffering from a physical or mental handicap.
- (e) only be liable if continuous treatment and attendance by a qualified, registered medical practitioner is necessary for the condition rendering the child or parent(s) disabled
- (f) only be liable if the child is permanently resident with the Insured Person

5. Claims Preparation Costs

The insurance by this Policy extends to include costs reasonably incurred by the Insured in producing and certifying any particulars or details required by the Insurers to substantiate a claim, provided that the liability of the Insurers for such costs for any one Insured Person in respect of each and every claim shall not exceed the amount stated in the Schedule of Automatic Extensions

6. Crime

If there is a valid claim for Death or Permanent Disability (where the percentage of compensation is 100), as a result of Crime, the Insurers will pay an additional R5,000 of the compensation payable for such Death or Permanent Total Disability, provided that:-

- a) crime, as used in this extension, shall mean any actual or attempted hijack, criminal assault, rape, murder, kidnapping, armed robbery or arson reported to the police and given a case number
- b) the maximum amount payable by Insurers for any one occurrence will not exceed the amount stated in the Schedule of Automatic Extensions

7. Disappearance

If any Insured Person disappears in circumstances which satisfy the Insurers that he has sustained injury to which this Policy applies and that such injury has resulted in the death of the Insured Person, the Insurers will, for the purposes of this Insurance, presume his death, provided that if, after the Insurers will have made payment hereunder in respect of the Insured Person's presumed death, he is found to be alive, such payment shall forthwith be refunded by the Insured to the Insurers, subject to the Insured being able to recover such payment from the person(s) to whom it was paid

8. Emergency Transportation/Rescue Costs

The Insurers will reimburse costs and expenses necessarily incurred for:

6.1) emergency transportation

6.2) search and rescue, including freeing and bringing an Insured Person to a place of safety as a result of, or in order to prevent, Accidental Bodily Injury to an Insured Person, provided that

- (a) Insurers will not be liable if an Insured Person is found in circumstances which are unlikely to result in Accidental Bodily Injury
- (b) the liability of the Insurers in respect of each and every claim shall not exceed the amount stated in the Schedule of Automatic Extensions for any one Insured Person

9. Flying Risks

Exception 1 is waived to include cover for an Insured Person who engages in single engine aircraft exposure for leisure and non reward purposes, subject to a maximum benefit of R500 000

10. HIV/AIDS Accidental Exposure

If an Insured Person is accidentally exposed to HIV/AIDS the following assistance will be provided:

- 24-hour emergency assistance helpline, which will arrange for the necessary help the Insured Person may require where Trauma and/or HIV infection may be the result of an Assault
- Instant access to medical professionals
- diagnostic and access to hospital care to manage the consequences

Specific Conditions

- Cover is provided within the borders of South Africa only
- All incidents must be reported to **0861 HIV CARE (448 2273)** within 48 hours

Anti Retroviral Virus (ARV) Assist

If an Insured Person is accidentally exposed and all procedures are followed under this Extension, the Insured Person will have access to:

- Instant access to medical professionals and treatment for any accidental exposure to HIV
- Treatment, diagnostic and access to hospital care to manage the consequences
- If an Insured Person is accidentally exposed and situated in a remote environment, the following will be taken to the insured Person:
 - A 7-day course of STI medication
 - A 'morning-after pill' to prevent pregnancy

11. HIV Lump Sum Benefit

Where an Insured Person has followed all procedures under Extension 12 and has received their ARV treatment, but is still diagnosed as HIV positive as a direct result of the Accidental exposure, the Insurer will pay a lump sum benefit per incident as stated in the Schedule of Benefits

12. Life Support

Notwithstanding anything contained in the Insuring Clause of this Policy, the twenty-four month period stated therein shall not include any period or periods where the death of the Insured Person is delayed solely by the use, for a period or periods of not less than three consecutive days, of life support machinery, equipment or apparatus.

13. Mobility

When the Insurers have admitted a claim for Permanent Disability, if as a direct result of that disability the Insured Person is permanently dependent on a wheelchair for mobility, the Insurers will, in addition to any amount payable for Permanent Disability, pay for

- 13.1 a wheelchair
- 13.2 the fitting of wheelchair loading equipment and alterations to the Insured Person's residence to facilitate the use of such wheelchair
- 13.3 the modification of the controls to the Insured Person's motor vehicle
- 13.4 prosthetic limbs or parts thereof but excluding any limbs or parts replacing the original devices provided that the liability of the Insurers for such costs in respect of each and every claim shall not exceed the amount stated in the Schedule of Automatic Extensions for any one Insured Person

14. Passive War

This policy extends to include cover in respect of Accidental Death or Permanent Disability of an Insured Person arising from acts of "terrorism" as defined in the Defence Act, 1957, provided that the Insurers will not be liable to pay compensation for death or disablement arising from:

- a) the performance by such person of obligations in terms of the Defence Act, 1957 or the South African Police Services Act, 1955 at a place from which military or police actions are carried out, or
- b) consequent upon such person's engagement in military or police actions against an enemy of the republic, combating "terrorism" as defined in the Defence Act or "operations in defence of the Republic of South Africa" as defined in the Defence Act, 1957

15. Rehabilitation

If an Insured Person is permanently disabled to the extent that he is unable to follow his usual business or occupation but can be retrained to carry out another business or occupation, Insurers will, in addition to any Permanent Disability benefit agreed, pay the retraining costs, plus any costs incurred in adjusting the Insured Person's workplace, provided that the maximum amount payable by Insurers will not exceed the amount stated in the Schedule of Automatic Extensions for any one Insured Person

16. Repatriation

If there is a valid claim for death or serious Accidental Bodily Injury, the Insurers will also pay the reasonable and necessary expenses incurred in the repatriation of the Insured Person (or the body of the Insured Person in the event of his Death) to his normal place of residence, provided that:

16.1 the liability of the Insurers in respect of each and every claim shall not exceed the amount stated in the Schedule of Automatic Extensions for any one Insured Person

17. Seatbelt

If there is a valid claim for Death or Permanent Disability (where the percentage of compensation is 100), as a result of an Accident involving a Private Motor Vehicle in which the Insured Person is an occupant, the Insurers will pay an additional 10% of the compensation payable for such Death or Permanent Total Disability, provided that:-

- a) the Insured Person is wearing a properly fastened, original, factory installed seatbelt at the time of the Accident;
- b) verification of the actual use of the seat belt at the time of the Accident is included in an official report of the Accident or is certified in writing by the investigating police officer(s);
- c) Private Motor Vehicle, as used in this extension, shall mean a self-propelled private motor car with 4 or more wheels, which is of a type both designed and required to be licensed . "Private Motor Vehicle" includes but is not limited to a sedan, station wagon or jeep-type vehicle, designed to seat not more than 9 persons, including the driver but does not include a mobile home or any motor vehicle which is used in mass or public transit;
- d) the maximum amount payable by Insurers will be limited to the amount stated in the Schedule of Automatic Extensions for all of the occupants of any one Private Motor Vehicle.

18. Trauma Counselling

If an Insured Person is subjected to an Act of Violence or a Traumatic Event, Insurers will reimburse such person for counselling fees actually incurred by such person as a result of the Act of Violence or Traumatic Event, provided that:

18.1 the maximum amount payable by Insurers will be limited to the amount stated in the Schedule of Automatic Extensions for each and every claim

18.2 for the purposes of this extension only, Insured Person shall include immediate family members of such Insured Person

18.3 the Act of Violence has been reported to the police and a case number obtained

This extension also covers any Insured Person who witnesses such an Act of Violence or Traumatic Event, provided that it arises in the course of the Insured Person's employment with the Insured.

OPTIONAL EXTENSIONS

1. Bereavement Benefit (if stated in the Schedule to be included)

If during the period of insurance the Insured Person dies from any cause not excluded the Insurers will pay the amount stated in the Schedule

2. Temporary Total Disability as a result of Serious Illness (if stated in the Schedule to be included)

If an Insured Person is temporarily totally disabled as a result of a first time positive Diagnosis of a stated Serious Illness within the period of cover and suffers total and absolute incapacity from following usual business or occupation, Insurers will pay the amount stated in the Schedule up to a maximum of 52 weeks after the time exclusion of 4 weeks.

The maximum age applicable to this specific Optional Extension is age 60 years

LIMIT ANY PERSON/LIMIT ANY EVENT

The Insurers' liability in respect of

- 1.1 Death and Permanent Disability is limited to the amount stated in the Schedule any one Insured Person in respect of each and every claim, to a maximum of R5,000,000 (which includes all selected benefit limits stated on the Schedule as well as all applicable Automatic Extensions and Additional Extensions, where selected)
- 1.2 Any one Event is limited to the amount stated in the Schedule in respect of each and every claim, to a maximum of R25,000,000

CONDITIONS

1. **Interpretation** - This Policy and Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear
2. **Jurisdiction** - This Policy will be governed by the laws of the Republic of South Africa, whose courts shall have jurisdiction in any dispute arising hereunder
3. **Misrepresentation, Misdescription or Non-Disclosure** - This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure by or on behalf of the Insured in any particular which is material to this insurance
4. **Prevention of Loss** - The Insured shall take all reasonable steps and precautions to prevent Accidents or losses
5. **Claims** - On the happening of any occurrence which may result in a claim under this Policy, the Insured shall give notice thereof as soon as possible (and in each case within 180 days of injury) to the Insurers. The Insured shall also send full particulars of the claim and such information and documentation as is required by Insurers
6. **Prescription** - If the Insurers disclaim liability in respect of any claim and an action or suit is not commenced within twelve months after such disclaimer, all benefit under this Policy in respect of such claim shall be forfeited
7. **Fraud** - If the Insured shall make any claim knowing it to be false or fraudulent, the benefit afforded by this Policy in respect of any such claim shall be forfeited
8. **Cancellation** - This Policy may be cancelled at any time by the Insurers giving 30 days' notice in writing (or such other period as may be mutually agreed) or by the Insured giving immediate notice. From date of cancellation, the Insured shall be entitled to refund premium pro rata for the unexpired Period of Insurance, subject to Condition 9
9. **Premium Adjustment** - If the premium for this Policy has been calculated on any estimated figures, the Insured shall, after the expiry of each Period of Insurance, furnish the Insurers with such particulars and information as the Insurers require for the purpose of recalculation of the premium for such period. Any difference shall be paid by or to the Insured as the case may be
10. **Non-Assignment** - This policy is not assignable without the written consent of Insurers. Compensation shall be payable only to the Insured, or the Insured's legal representative, whose receipt shall discharge the Insurers
11. **Premium Payment** - The cover provided under this policy is conditional upon and will only come into effect following payment of the premium by the Insured and/or Insured Person and the receipt thereof by or on behalf of the Insurers
12. **Medical Examination** - After incurring Bodily Injury for which Compensation may be payable under this Policy, the Insured Person shall, when reasonably required by the Insurers so to do, submit to medical examination and undergo any treatment specified. The Insurers will not be liable to make any payment unless this Condition is complied with to their satisfaction
13. **Change of Business/Occupation** - The Insured shall give notice to the Insurers within a reasonable time of any material change in the Business or an Insured Person's occupation and shall pay any additional premium required by the Insurers in consequence thereof
14. **Furnishing of information** - All certificates, information and evidence required by the Insurers will be furnished in the form prescribed and without expense to the Insurers. The Insured Person shall submit to medical examination on behalf of and at the expense of the Insurers as often as shall be required in connection with any claim
15. **Medical Advice** - Qualified medical advice shall be sought and followed promptly on the occurrence of any Bodily Injury and the Insurers will not be liable for any part of any claim which in the opinion of this medical adviser arises from the unreasonable or wilful neglect or failure of an Insured Person to seek and remain under the care of a qualified member of the medical profession

16. Existing Condition - If the consequences of an Accident shall be aggravated by any condition or physical disability of the Insured Person which existed before the Accident occurred, the amount of any compensation payable under this Insurance in respect of the consequences of the Accident shall be the amount which it is reasonably considered would have been payable if such consequences had not been so aggravated