

Conditions and Notes for Clients

Conditions	Injury	All bodily injury suffered anywhere in the world caused solely by an Accident and not by sickness, disease or gradual physical or mental wear and tear.
	Accident	An event which happens suddenly and gives rise to a result which the Insured Person did not intend or anticipate.
	Tóm tắt các loại trừ bảo hiểm chính	<ol style="list-style-type: none"> 1. The Insured Person engaging in air travel except as a passenger in a fully licensed passenger carrying aircraft. 2. The Insured Person engaging in any trade, technical or sporting activity or as crew in connection with an aircraft. 3. Injury caused by the Insured Person engaging in or practising for: parachuting; hang gliding; any kind of race (other than on foot or swimming) or trial of speed or reliability; potholing, mountaineering or rock climbing necessitating the use of guides or ropes; underwater activities necessitating the use of compressed air or gas; any kind of sport as professional. 4. Suicide, self-injury or wilful exposure to peril (other than in an attempt to save human life) 5. Pregnancy or childbirth 6. Insanity 7. Any pre-existing physical or mental defect or infirmity 8. The Insured Person being under the influence of drugs (other than those prescribed by a registered Medical Practitioner but not when prescribed for the treatment of drug addiction) 9. The Insured Person being under the influence of alcohol, unless it can be established to our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the Injury.
Notes for Clients	Termination of Period of Insurance	This Policy may be renewed from year to year by mutual agreement between the Insured and the Company but in any case shall terminate in respect of any Insured Person at the end of the Period of Insurance during which that Insured Person attains the age of seventy years.
	Disclaimer	The information provided herein is for reference only and is not the insurance policy. Further details and applicable terms will be stated in the insurance policy.