



With us, you're protected at home, abroad and in hostile regions.

Things you need to know.

This document is intended to provide a more in depth look at the cover provided to you when working through Paydesk for Paydesk clients.

What am I covered for?

Accidental death

The policy will pay a lump sum to you and/or your estate in the event of your death from an accident.

Our definition of an accident is where a bodily injury is sustained, caused by accidental, violent, external and visible means, which solely and independently of any other cause results in death.

This includes acts of:

1. War, hostilities or warlike operations (whether war be declared or not)
2. Invasion
3. Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs
4. Civil war
5. Riot
6. Rebellion
7. Insurrection
8. Revolution
9. Overthrow of the legally constituted government
10. Civil commotion assuming the proportions of or amounting to, an uprising
11. Military or usurped power
12. Explosions of war weapons
13. Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not.
14. Terrorist activity.

The maximum payment would be £100,000
You are covered when working with a PayDesk booking for a Paydesk client.

The policy will not pay out if the cause of death is directly or indirectly caused by any of the following:

1. The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials
2. Nuclear reaction, nuclear radiation or radioactive contamination
3. You engaging in or taking part in armed forces service or operations
4. You engaging in flying of any kind other than as a passenger
5. Suicide or attempted suicide or intentional self-injury
6. Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named
7. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life)
8. Your own criminal act(s)
9. You being under the influence of alcohol or drugs
10. Pregnancy or childbirth
11. Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.

The maximum payment would be the amount of cover you applied for when you took out the policy for benefit 1 and 6 as above and 50% of this amount for benefits 2-5 as above.

Evacuation

The policy will settle the costs of medical evacuation should you suffer an accident during the policy period. The maximum payment would be £100,000

Disablement.

The policy will pay a lump sum to you and/or your estate in the event that you suffer one of the following:

1. Total and irrecoverable loss of sight of both eyes
2. Total and irrecoverable loss of sight of one eye
3. Loss of two limbs
4. Loss of one limb
5. Total and irrecoverable loss of sight of one eye and loss of one limb
6. Permanent Total Disablement (other than total and irrecoverable loss of sight of one or both eyes or loss of limb(s))

Our definition of Permanent Total Disablement is disablement which entirely prevents you from attending to any business or occupation for which you are reasonably suited by training, education or experience and which lasts twelve months and at the end of that period is beyond hope of improvement.

Where am I covered?

You are covered worldwide whilst working with a PayDesk booking for a Paydesk client.

What do I do in the event of a claim?

For all claims you must contact our assistance company, Northcott Global Solutions (NGS). Their details can be found on the policy document. Please request a copy of this from Paydesk.

Insurance partners of:



Compliance information

© 2016 insuranceforjournalists.com. IOMA Insurance is registered in the Isle of Man with their registered offices at: IOMA House, Hope Street, Douglas, Isle of Man, IM1 1AP. insuranceforjournalists.com is a trading name of IOMA Insurance.



Insurance for Journalists

Princes Exchange, Princes Square, Leeds LS1 4HY

info@insuranceforjournalists.com

www.insuranceforjournalists.com

Tel: +44(0)203 553 1020

M: +44(0)7880 254470