CREWSELECT INTERNATIONAL℠

Optional Add-On Benefits

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GLOBAL PERSONAL ACCIDENT PLAN

Those approved for CrewSelect International and under age 70 are automatically eligible for Global Personal Accident Plan at the time of application. Global Personal Accident Plan is an optional program purchased in units. The number of units applicants may purchase is based upon their age at time of application and each subsequent renewal. Applicants who are between the ages of 65 and 69 are eligible for one unit of cover. Applicants from age 19 through age 64 are eligible for two units of cover.

Table of Benefits and Limits per Insured Person as a result of bodily injury caused by Accident				
		£GBP	$USD	€Euro
1.	Accidental Death Benefit *(Adult aged 19 years and over)*	£70,000 per unit	$125,000 per unit	€105,000 per unit
2.	Permanent Total Disablement *(Which entirely prevents an insured person from any occupation to which he or she is suited by way of education, training or experience and which lasts 12 months and at expiry of this period is beyond expectation of improvement)*	£70,000 per unit	$125,000 per unit	€105,000 per unit
3.	Total and permanent loss of sight of one or both eyes	£70,000 per unit	$125,000 per unit	€105,000 per unit
4.	Total and permanent loss of use of one or more limbs	£70,000 per unit	$125,000 per unit	€105,000 per unit
5.	Total and permanent loss of sight of one eye and one limb	£70,000 per unit	$125,000 per unit	€105,000 per unit
6.	Total and permanent loss of hearing in both ears	£10,000 per unit	$18,000 per unit	€15,000 per unit
7.	Total and permanent loss of speech	£10,000 per unit	$18,000 per unit	€15,000 per unit
8.	Second Degree Burns *(affecting more than 10% of the body surface)*	£2500 per unit	$4500 per unit	€3750 per unit
9.	Third Degree Burns *(affecting more than 15% of the body surface or more than 50% of the surface of either hand)*	£5000 per unit	$9000 per unit	€7500 per unit

If an insured person suffers more than one loss for any one accident, we will pay only one benefit amount which is determined to be the highest benefit payable not to exceed the Permanent Total Disablement Benefit limit purchased. Injury or death must result in loss within 12 months after the date of the accident. The Global Personal Accident Plan does not include cover for accidents arising from manual or hazardous occupations, dangerous sports, pursuits or activities, driving or riding on motorcycles, motorbikes or mopeds. If you are unsure, or your occupation is not purely office-based, or you take part in any dangerous sports, pursuits or activities, please give full details on a separate sheet when submitting your Application Form. We will then advise if cover can be granted. War and terrorist risks can not be covered in certain hazardous countries.

Note: *This is a summary of cover. It is not considered to be the Policy Wording. Full details of cover, terms, conditions, limitations and exclusions that may affect benefits payable are provided in the Policy Wording (available upon request).*

- *Persons Aged 19 Years through to 64 Years can choose to purchase either one or two units of cover.*
- *Persons Aged 65 years through to 69 Years can purchase a maximum of one unit of cover.*

GLOBAL DAILY INDEMNITY℠ - HOSPITAL INCOME PLAN

Global Daily Indemnity - Hospital Income Plan will pay the amounts listed below for each required overnight stay in a hospital. The hospital stay must be eligible for coverage under your CrewSelect International plan. Hospital stays related to maternity are not eligible.

Benefit Payable Per Day. Maximum of 2 Units of Cover May be Purchased.			
	£GBP	$USD	€EURO
Daily Unit of Cover *(Available only between ages 19-69)*	£60	$100	€70

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Global Personal Accident Plan and Global Daily Indemnity - Hospital Income Plan are available with no additional medical underwriting. Simply complete and return the optional additional covers portion of the application with the appropriate premiums as outlined in the application.

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