

## GROUP INCOME REPLACEMENT INSURANCE

### Information for Employers

#### Fact Sheet G8 ~ What is Not Insured

**We do not accept *Claims* for *Incapacity* arising under certain circumstances, these are referred to as “Standard Exclusions”, they have the effect of not allowing *Claims* relating to the following: ~**

- for **Cover** above the **Free Cover Limit ~ Pre Existing or Historic Medical Conditions** not disclosed to us at the time of application for the **Plan** or subsequent amendments to **Cover**;
- warfare and acts of war whether war is declared or not;
- except as outlined overleaf, AIDS and conditions arising from HIV infection;
- sexually transmitted diseases;
- immoral or disorderly conduct;
- being under the influence of, or addiction to, alcohol, drugs and the abuse of other substances;
- attempted suicide or intentional self injury;
- any medical or surgical procedure not necessary for an **Employee’s** health ~ for example cosmetic procedures ~ including all directly related or consequential conditions that may arise;
- except as outlined below normal pregnancy and childbirth, and related normal consequences of the condition.

**We may also apply “Individual Exclusions from Cover” to an *Employee*, as a result of our *Underwriting* process, these will have the effect of not allowing *Claims* relating to the following: ~**

- all medical conditions relating to an individual **Employee** that, when setting up or amending your **Plan**, we told you ~ in writing ~ that we will not insure;  
*Please also refer to Fact Sheet G7 ~ “A guide to Underwriting”.*

***Claims* relating to *Incapacity* arising from taking part in the following activities will normally not be excluded from *Cover* but may attract special terms for individual *Employees* who participate.**

- taking part in any naval, military or air force service or operations;
- contact and team sports and other sports and leisure activities of a hazardous nature;
- private aviation or aerial activities other than in a multi-engine aircraft properly licensed and operated by a commercial concern;

## PREGNANCY and CHILDBIRTH

Pregnancy is not considered to be an **Illness** and therefore **Claims** cannot be made as a direct consequence of this condition.

**We** will only accept **Claims** for **Illness** arising from pregnancy complications which prevent an **Employee** from returning to work at the end of her pre arranged maternity leave. **We** will also consider an earlier **Claim** if the pregnancy terminates in still birth, because of natural causes or medical necessity and the **Employee** is unable to return to work as a direct consequence.

**Claims** for pregnancy complications can only be considered or accepted if full **Cover** is maintained during the whole period of maternity leave ~ that is to say **Cover** is not suspended at the commencement of, or during maternity leave.

*Please also refer to Fact Sheet G4 ~ “Keeping Your Plan Up To Date”.*

*This sheet continues overleaf*

An explanation of the terms in *italics* can be found in **Fact Sheet G10 “Glossary of Terms Used”.**

## **INFECTION by HIV ~ Exclusion from Cover**

Subject to the comments in this note we will not accept *Claims* for any *Incapacity* which, in our reasonable medical opinion, is related wholly or partly, directly or indirectly to infection by Human Immunodeficiency Virus (HIV), or to a medical condition which at any time indicates the development of Acquired Immune Deficiency Syndrome (AIDS).

**(This exclusion and related terms will be applied separately to any *Employee Cover Enhancement Plan*).**

### **This exclusion will not apply if: ~**

an employee's normal occupation is that of a medical, dental or emergency service professional, prison officer or properly accredited and licensed security operative; and, it is proved to our reasonable satisfaction that the infection resulted accidentally during the course of carrying out normal professional duties, after the *Plan Commencement Date* or, if later, the date on which *Cover* under the *Plan* in respect of *Employee(s)* concerned commenced; and when reasonable and prudent precautions have been taken.

### **This exclusion will not apply to infection by HIV resulting from: ~**

- a blood transfusion given as part of medical treatment;
- a physical assault;
- an incident occurring during the course of performing the normal occupational duties of employment, but only in respect of the occupations referred to above.

### **The following conditions must apply in all cases: ~**

- the infection must have occurred as the result of an accident, occupational incident, physical assault or blood transfusion that took place after the *Plan Commencement Date* or, if later, the date on which *Cover* under the *Plan* in respect of the *Employee(s)* concerned commenced;
- in the case of an occupational incident as defined above or an attack it must have been reported to the appropriate authorities and have been investigated in accordance with established procedures;
- *Claims* relating to HIV infection resulting from an occupational incident as defined above or from a physical assault must be supported by a negative HIV antibody test taken within five days of the incident and a further HIV test within twelve months confirming the presence of HIV or antibodies to the virus.

**For the avoidance of doubt *Claims* in connection with HIV infection resulting from causes or means other than as clearly defined above, including sexual activity or drug abuse, will not be accepted.**