

OPTIONAL BENEFIT APPENDIX

TOTALCARE MAX PERSONAL

ACCIDENTAL DEATH BENEFIT

This *appendix* only applies if you have chosen the Accidental Death Benefit. The terms of your Sovereign TotalCare Max policy also apply to this *appendix*.

Details of the Accidental Death Benefit you have chosen and the names of the people insured for the benefit (called the life or lives assured) are shown in *the schedule*.

1 WHEN WILL SOVEREIGN PAY AN ACCIDENTAL DEATH BENEFIT?

Sovereign will pay an Accidental Death Benefit when the life assured for the benefit, as specified in *the schedule*, dies from an injury caused by violent, accidental, external and visible means within 90 days after the date on which the injury happened. Death must occur before the life assured turns 65. The sole cause of death must be the accidental injury. Sovereign will pay the benefit as soon as we are satisfied with all the information, which must be presented at the time of making a claim.

2 HOW TO MAKE A CLAIM

To make a claim, you must follow the relevant procedures in the section of your Sovereign TotalCare Max policy entitled 'How to make a claim'.

In addition, for an accidental death benefit, Sovereign will require:

- A full death certificate (in the event of the death of a life assured), and a coroner's report if applicable.
- A grant of administration – probate, or certificate of administration, or letters of administration if the deceased was the sole owner of the policy.

3 EXCLUSIONS – WHEN SOVEREIGN WON'T PAY A BENEFIT

- Sovereign will not pay any benefit under this *appendix* where the life assured dies or becomes terminally ill as a direct or indirect result of an intentional self-inflicted act (whether sane or insane) within 13 months of the *risk commencement date*. This exclusion applies to any subsequent benefit increase made by the policy owner.
- Sovereign will not pay any benefit if the life assured participates in any criminal activity or dies when under the influence of alcohol or drugs except where the drugs were prescribed by and were being used in accordance with the directions of a *Registered Medical Practitioner*.
- Sovereign will not pay any benefit if the life assured was involved in, or was in a vehicle, which is involved in any form of a race. Sovereign will also not pay the benefit if the life assured was flying in any aerial device other than as a fare-paying passenger.