



GROUP TOTAL PERMANENT DISABILITY FACTSHEET

LIFE AND DISABILITY

Generali Worldwide
Providing financial assistance when
life takes an unexpected turn

GROUP TOTAL PERMANENT DISABILITY

A Lump Sum Benefit payable in the event of an Employee suffering a Total Permanent Disability (as defined) whilst in employment.

Total Permanent Disability cover can also be available for Eligible Spouses.

| Options | Standard Cover | Alternative Cover |
|-------------------------------------|--------------------|---|
| Benefit* | Multiple of salary | Fixed monetary amount |
| Retirement age | 65 | 60, 62, 63, 67, 70 |
| Cause of Total Permanent Disability | All causes | <ul style="list-style-type: none"> — Natural Causes only — Accidental Causes only — All Causes |

*Benefit is restricted to a maximum of £2 million (or currency equivalent).

Definitions



Total Permanent Disability

Permanent loss of physical or mental ability through Incapacity. The resulting disability must be a Permanent Condition and an Irreversible Condition, and result in the Member not being able to carry out Any Occupation ever again.

Permanent Condition

A diagnosed medical condition that is expected to last throughout the Member's life, irrespective of when cover ends or the Member retires.

Irreversible Condition

A diagnosed medical condition that cannot be reasonably improved upon by medical treatment and/or surgical procedures at the time of the Claim as confirmed by a Physician.

Any Occupation

An occupation or activity which provides an income or any engagement in any business for remuneration or profit.

The occupation is not required to reference the Member's age, education, training, experience or status of career or Own Occupation.

Natural Causes

A naturally occurring illness that causes death without being hastened or aggravated by outside influences such as an adverse response to treatment, lack of care, drugs or injury.

Accident

A sudden, unforeseen and unintended, identifiable event, causing death, dismemberment or Incapacity, within 180 days of that event. In addition, a dismemberment or Incapacity resulting from the following will also be considered as an Accident:

- a pyogenic infection arising from such an event,
- a surgical operation made necessary solely by such an event and performed within 90 days of the event.

Self-inflicted injury or suicide will not be considered as an Accident.

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Generali Worldwide is a trading name of Utmost Worldwide Limited

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