

Exclusions

We will not cover bodily injury to an insured person:

(a) if it occurs in a country where there is a war and the bodily injury was caused as a direct consequence of the war;

(b) flying unless as a fare-paying passenger;

(c) committing or attempting to commit suicide;

(d) committing or attempting to commit a crime;

(e) resulting in a diagnosis of fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding joints, fatigue and tenderness at specific sites in the body), myalgic encephalomyelitis (muscle pains and inflammation of the brain and spinal cord), chronic fatigue syndrome, post-traumatic stress disorder or any mental or nervous disorder;

(f) resulting from a gradually operating cause;

(g) taking a drug or drugs other than according to the manufacturer's instructions or as prescribed by a doctor;

(h) taking a drug or drugs to treat drug addiction;

(i) under the influence of alcohol or solvents:

(j) in respect of medical expenses or hospital confinement arising from any physical or mental condition, or disability of a recurring or chronic nature, from which the insured person suffered or was known to suffer before the period of insurance. This exclusion shall not apply where insurance has been effected on a compulsory basis for all pupils or staff of a school;

(k) occasioned during the course of employment of any kind other than an authorised school work experience programme or, in respect of staff, other than work on behalf of the school;

(l) The excess detailed on your schedule if applicable for each insured person(s) and for each incident.

This insurance is underwritten by AIG Europe Limited. Registered in England and Wales.

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is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.