

**PAX Personal Accident and Optional Life & Critical Illness Insurance Plan – Enrolment Certificate**

In accordance with data protection legislation, the Ministry of Defence (MOD) will collect, use, protect and retain the information on this form in connection with all matters relating to personnel administration and policy.

**JS Form  
JPA PAX 1  
(Introduced 12/18)**

Please ensure you read the notes overleaf before completing this enrolment certificate.

**Part A – Personal Details**

Rank	Initials	Surname (in BLOCK capitals)	Service/Employee Number								
CPL	J M	SMITH	2	3	4	5	6	7	8	9	
Service	Army	Unit	5 Bn REME								

(RN&RM/ARMY/RAF)

**Part B – Personal Accident Insurance – Provides compensation for death or injury as a result of a covered accident.**

I wish cover to: Start - enter Code '1'  Extent of cover is: Individual Plan - enter Code '1'   
Change - enter Code '2'  Family Plan - enter Code '2'   
Number of units (between 1-5)

**Personal Accident Insurance** – This Insurance is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN number: 781109). This information can be checked by visiting the Financial Services Register at <https://register.fca.org.uk/>. American International Group UK Limited is a member of the Association of British Insurers. Registered in England: Company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

**Data Protection** – In connection with the provision of insurance and the assessment of a claim, we will collect, use and disclose certain Personal Information about you. This will include Sensitive Personal Information concerning health and medical conditions. Please note that Personal Information about someone else should only be provided with that individual's express permission to share his/her Personal Information with us. Therefore, before providing us with Personal Information about someone else, you must (unless we agree otherwise) tell that individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) to share their Personal Information with us. More information about how we use Personal Information is set out in "How we use Personal Information" – Section 3 in the Policy documentation and in our full Privacy Policy, which can be found at: <https://www.aig.co.uk/privacy-policy>. Please note that in AIG's full Privacy Policy, the section "Where do we process Personal Information?" does not apply to Personal Information relating to PAX insured persons provided to us by the Ministry of Defence (Primary Information).

**General Declaration**

- I have read and understood the notes for this enrolment certificate shown overleaf. I have also received the PAX Personal Accident and Optional Life & Critical Illness Insurance Terms and Conditions which I understand I should read carefully before proceeding.
- I authorise deductions of premiums from my pay. I understand that the premiums may vary from time to time and I agree that prior publication of any such changes announced by the MoD will be sufficient notice.
- I understand that the decision whether and with whom to take out insurance is a matter for me alone. Additionally, I understand that the MoD does not accept liability (whether in negligence or otherwise) in respect of any such insurance contract.
- I understand that by signing this declaration I am requesting PAX Personal Accident cover. Cover starts / stops / is amended from the date of certification by the Authorising Officer in Part D of this enrolment certificate.

Date  Signature

**Part C – Optional Life & Critical Illness Insurance provides an insurance benefit payment following death from natural causes, diagnosis of terminal illness or if certain critical illnesses are suffered. The number of units is the same as in Part B.**

Do you want the Optional Life & Critical Illness Insurance cover? Yes - enter Code '1'   
No - enter Code '2'

The **Optional Life & Critical Illness Insurance** is underwritten by MetLife Europe d.a.c. ("MetLife").

**IMPORTANT INFORMATION**

You must answer the medical questions below unless you are using this form to lower the number of units or reduce cover from a Family to an Individual plan (in which case, the questions do not need to be answered). Read this information carefully before answering the questions.

When answering the questions below, it is important that you answer the questions honestly and accurately as your answers will influence MetLife's decision on whether to offer you insurance cover and, if so, the terms of the cover. If you deliberately, recklessly or carelessly provide untrue answers, the cover provided may be void and it may result in a claim being rejected and any premium you have paid in respect of the cover being retained or the amount of any claim payable being reduced.

Before cover commences, you must immediately report any change in the answers and the information you have provided regarding any disclosed medical conditions.

**Questions**

- Do you, or anyone else to be covered under the Optional Life & Critical Illness Insurance cover, have or have ever suffered from: any form of cancer, blood pressure that is currently being treated with medication, kidney disease, diabetes, stroke or brain haemorrhage, circulatory problems, disease or disorder of the brain or of the spinal cord or nerves, or of the heart, arteries, veins or valves?  Yes  No
- In the last two years, have you or anyone else to be covered under the Optional Life & Critical Illness Insurance cover undergone, or been advised to have, any medical investigations, prescription medication\*, x-rays\*, scans or blood tests or been referred to, or are expecting to be referred to, a doctor, specialist or consultant for treatment or advice. \*Unless requested to do so as part of employment with HM Regular Armed Forces.  Yes  No

If the answer to both questions is "no": Optional Life & Critical Illness Insurance cover will start or be amended from the date of certification shown in Part D.

If the answer to either of the medical questions below is "yes":

- you must contact the PAX Customer Service Helpline on 0800 212 480 (from UK) or +44 20 8662 8126 (from overseas) before handing in the certificate;
- you will be asked to complete a separate health questionnaire (see notes overleaf). Cover will not be considered until this is completed and returned.

Cover will be subject to acceptance by MetLife in accordance with their medical underwriting requirements. If accepted, cover will start when you receive notification from PAX Customer Services.

**Declaration**

By signing this declaration, I confirm:

- I have read and understood the important information above and I have answered the medical questions truthfully and accurately;
- I understand that I must notify MetLife of any change in the answers to the above questions before the cover provided by this part of the policy commences; and
- I have been provided with a copy of the MetLife Data Privacy Notice explaining how MetLife collects, stores and uses my personal information (including sensitive health and medical information).

Date  Signature

**Part D – Certified by Authorising Officer – These details are correct to the best of my knowledge.**

Date	Signature	Rank and Name (in BLOCK capitals)
01/12/18	Jones	Capt JONES
Unit HR Address	Aldershot AB1 2XY	UIN A24 68Z

Note: Both copies must be handed to the Authorising Officer for Certification. White copy: follow PAX JPA BPG instructions and retain in Service Person's Unit Documents. Blue copy: to be returned to the applicant.

The words shown in bold print have specific meanings which are detailed in the PAX Personal Accident and Optional Life & Critical Illness Insurance Policy Terms and Conditions and they have these specific meanings wherever they appear in this **enrolment certificate**.

### Personal Accident Insurance Notes

- The table below shows the monthly premiums for different numbers of units of Personal Accident cover. **You** can have any number of units **you** like up to a maximum of 15.
- Any **child** under the age of 18 (or 23 if in full-time education) is automatically covered under the **family plan** (or the **individual plan** if **you** are a **single parent**).
- The death benefit for a **child** up to 16 years old is limited to £7,500, no matter how many units have been bought.
- By signing the General Declaration in Part B, **you** are confirming that **you** have read and understood these notes and all other documents enclosed with this **enrolment certificate**. If **you** do not understand any point **you** should ask for further information.

### Optional Life & Critical Illness Insurance Notes

- You** must fill in Parts A and B of this **enrolment certificate** before filling in Part C. Optional Life & Critical Illness Insurance is only available if Personal Accident Insurance is purchased also.
- If **you** take out the Optional Life & Critical Illness insurance, the extent of cover and the number of units of cover **you** have will be the same as **you** have chosen for Personal Accident Insurance.
- If the answer to either of the medical questions is "yes", **you** must contact the PAX Customer Service Helpline on 0800 212 480 (from UK) or +44 20 8662 8126 (from overseas). **You** will be asked to complete a Health Questionnaire. **You**, and in respect of your **spouse/partner** and/or **children** if applicable, may be accepted on the terms stated in the policy or cover may be declined for **you**, and your **spouse/partner** and/or **children** if applicable, depending on the status of your, your **spouse's/partner's** or your **children's** health. **You** will be notified of MetLife's decision once it has completed the underwriting process.
- The tables below show the monthly, 1 year, 5 year & 10 year premiums for different numbers of units of Optional Life & Critical Illness Insurance cover.
- The sum insured is £10,000 per unit up to a maximum of £150,000 for 15 units.
- No benefit is payable for **children** under 28 days old. For children up to 16 years old, the total benefit is limited to £7,500 and the **critical illness** benefit is limited to £3,000, no matter how many units have been bought.

12% Insurance Premium Tax (IPT) applies to Personal Accident Insurance premiums only and has been included in the prices shown below.

INDIVIDUAL PLANS - MONTHLY PREMIUMS			
UNITS	PERSONAL ACCIDENT ONLY*	OPTIONAL LIFE & CRITICAL ILLNESS INSURANCE	COMBINED MONTHLY COST
1	£3.99	£2.00	£5.99
2	£7.98	£4.00	£11.98
3	£11.97	£6.00	£17.97
4	£15.96	£8.00	£23.96
5	£19.95	£10.00	£29.95
6	£23.94	£12.00	£35.94
7	£27.93	£14.00	£41.93
8	£31.92	£16.00	£47.92
9	£35.91	£18.00	£53.91
10	£39.90	£20.00	£59.90
11	£43.89	£22.00	£65.89
12	£47.88	£24.00	£71.88
13	£51.87	£26.00	£77.87
14	£55.86	£28.00	£83.86
15	£59.85	£30.00	£89.85

FAMILY PLANS - MONTHLY PREMIUMS			
UNITS	PERSONAL ACCIDENT ONLY*	OPTIONAL LIFE & CRITICAL ILLNESS INSURANCE	COMBINED MONTHLY COST
1	£5.59	£3.00	£8.59
2	£11.18	£6.00	£17.18
3	£16.77	£9.00	£25.77
4	£22.36	£12.00	£34.36
5	£27.95	£15.00	£42.95
6	£33.54	£18.00	£51.54
7	£39.13	£21.00	£60.13
8	£44.72	£24.00	£68.72
9	£50.31	£27.00	£77.31
10	£55.90	£30.00	£85.90
11	£61.49	£33.00	£94.49
12	£67.08	£36.00	£103.08
13	£72.67	£39.00	£111.67
14	£78.26	£42.00	£120.26
15	£83.85	£45.00	£128.85

- If **you** keep the Optional Life and Critical Illness Insurance in force for 1, 5 or 10 years, the total cost of premiums over that period would be as detailed below.

- The Total Optional Life & Critical Illness Insurance Cost premium tables only specify the cost of this cover separate from the Personal Accident Cover. **You** cannot have standalone Optional Life & Critical Illness Insurance Cover.

INDIVIDUAL PLANS - TOTAL OPTIONAL LIFE & CRITICAL ILLNESS INSURANCE COST			
UNITS	1 YEAR (MONTHLY PREMIUM X 12)	5 YEARS (MONTHLY PREMIUM X 60)	10 YEARS (MONTHLY PREMIUM X 120)
1	£24	£120	£240
2	£48	£240	£480
3	£72	£360	£720
4	£96	£480	£960
5	£120	£600	£1,200
6	£144	£720	£1,440
7	£168	£840	£1,680
8	£192	£960	£1,920
9	£216	£1,080	£2,160
10	£240	£1,200	£2,400
11	£264	£1,320	£2,640
12	£288	£1,440	£2,880
13	£312	£1,560	£3,120
14	£336	£1,680	£3,360
15	£360	£1,800	£3,600

FAMILY PLANS - TOTAL OPTIONAL LIFE & CRITICAL ILLNESS INSURANCE COST			
UNITS	1 YEAR (MONTHLY PREMIUM X 12)	5 YEARS (MONTHLY PREMIUM X 60)	10 YEARS (MONTHLY PREMIUM X 120)
1	£36	£180	£360
2	£72	£360	£720
3	£108	£540	£1,080
4	£144	£720	£1,440
5	£180	£900	£1,800
6	£216	£1,080	£2,160
7	£252	£1,260	£2,520
8	£288	£1,440	£2,880
9	£324	£1,620	£3,240
10	£360	£1,800	£3,600
11	£396	£1,980	£3,960
12	£432	£2,160	£4,320
13	£468	£2,340	£4,680
14	£504	£2,520	£5,040
15	£540	£2,700	£5,400

#### Additional Notes:

- You should keep a record (including copies of any letters and notes of phone conversations) of all information you receive in connection with the plan. If you need help or advice phone the PAX Customer Service Helpline on 0800 212 480 (from the UK) or +44 20 8662 8126 (from overseas).