

## **Personal Accident & Sickness Insurance Summary**

The following summary does not contain the full terms and conditions of the contract, which can be found in the Insurance Certificate. The summary does not form part of your contract of insurance.

### **About your Insurance...**

This insurance policy is underwritten by Lloyd's Syndicate 4020.

The following is a summary of the benefits available. The Insurance Certificate/Schedule will show the actual cover provided in respect of each Insured Person.

Policy Holder: TBA

### **Schedule of Compensation**

#### **WEEKLY BENEFITS**

- A. Temporary disablement caused by an accident – TBA
- B. Temporary disablement caused by illness – TBA

#### **CAPITAL SUM BENEFITS FOR ACCIDENT**

- C. Death – TBA
- D. Permanent and total loss of use of hand, foot, arm or leg - TBA
- E. Total and irrecoverable loss of sight in one or both eyes – TBA
- F. Permanent total disablement – TBA

#### **CAPITAL SUM BENEFITS FOR ILLNESS – PERMANENT TOTAL DISABLEMENT CAUSED BY:**

- G. Total irrecoverable loss of sight of both eyes - TBA
- H. Permanent Total Disablement by Paralysis – TBA

The Period of Insurance will be shown in the Insurance Schedule provided to you when you arrange the cover.

### **Main Exclusions**

(This is not an exhaustive list. A copy of the full contract of insurance may be seen upon application to your Broker)

- Pre-existing medical conditions
- Hazardous pursuits (unless specifically agreed otherwise by the Insurers)
- Intentional self-injury, suicide, attempted suicide
- Pregnancy or childbirth
- Your being in a state of insanity (temporary or otherwise) or any psychiatric, mental, nervous or stress related disorder or anxiety state
- Deliberate exposure to exceptional danger except in an attempt to save human life
- Taking part in military, air force, or naval service or operations (other than reserve or volunteer training)
- Your own criminal act or if you engage in, or take part in, civil commotion or riots of any kind
- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)
- War, invasion or civil war except whilst you are travelling outside the UK
- Radioactive contamination, terrorist activity of any kind

### **Cancellation...**

The Insurance Certificate is cancelable within 14 days from the date of conclusion by serving notice of cancellation to the Insurance Broker through whom you arranged the insurance, at the Broker's contact address.

By exercising your right to cancel, you withdraw from the contract of insurance as at the date of such notice. No later than 30 days after the date on which notice of cancellation is received, you will be reimbursed any sums, which you have paid in connection with the Insurance Certificate. If notice of cancellation is received after the inception date of the Insurance Certificate, an amount which is in proportion to the extent of the service already provided to you, may be deducted from such reimbursement.

If you do not exercise your right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the Insurance Certificate.

### **Claims...**

If you believe that you have a claim under the Insurance Certificate, you should notify:

#### **Claims Administrators**

CEGA Group  
Funtington Park  
Cheesmans Lane  
Funtington  
Chichester  
West Sussex  
PO18 8UE  
Tel: +44 1243 621022

When you notify a claim you will need the Certificate Number shown in the Insurance Schedule.

### **Compensation...**

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7<sup>th</sup> Floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

### **Complaints...**

If you wish to make a complaint concerning this policy you should contact:

Compliance Officer  
David Oliver Associates  
Robinson House  
Haslers Lane  
Great Dunmow  
CM6 1XS

If you are not satisfied with the way that a complaint has been dealt with please contact:

Gary Oliver  
Compliance Officer  
Ark Syndicate Management Limited  
St Helen's  
1 Undershaft  
London, EC3A 8EE

In the event that you remain dissatisfied, you can refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department  
Lloyd's  
One Lime Street  
EC3M 7HA

Tel: 020 7327 5693  
Fax: 020 7327 5225

E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

### **Law Applicable to the Insurance...**

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

### **Contracts (Rights of Third Parties) Act 1999 Clarification Clause...**

A person who is not a party to this contract has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any term of this contract but this does not effect any right or remedy of a third party which exists or is available apart from that Act.