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## **POLICY SUMMARY**

Some important facts about your Personal Accident, Sickness and Redundancy Insurance are summarised below. This summary does not describe all the terms, conditions and exclusions of your policy so please take time to read the Policy Document to make sure you understand the cover it provides.

The Policy is valid for a calendar year unless stated otherwise and Underwritten by Certain Underwriters at Lloyd's.

## **ABOUT YOUR POLICY**

The Policy covers Personal Accident, Illness and Redundancy as set out in the Schedule of Benefits.

Separate insurance coverage is provided under this insurance for bodily injury caused by accident and for illness. This Insurance only relates to the benefits of the Insurance which you request and we agree to insure as shown in the Schedule of Benefits.

This Policy provides cover for bodily injury caused by an Accident. Where cover is chosen and listed in your Schedule it provides a lump sum benefit in the event of

- Death
- Permanent Total Disablement
- Loss of Sight
- Loss of Limbs

In respect of Illness, where cover is chosen and listed in your schedule the Policy provides a lump sum benefit in the event of

- Loss of Sight in both eyes
- Permanent Total Disablement by paralysis

It may also provide, if shown in the Schedule a weekly benefit (Temporary Total Disablement) payable for up to 104 weeks in respect of Accident and 52 weeks in respect of Illness if you are totally disabled and are unable to work.

A weekly benefit may also be payable in the event of the Insured Person being made redundant, if this cover has been selected and is listed in the schedule.

## **Significant Exclusions or Limitations**

Personal Accident

We will not pay for the following:

- The sum insured in respect of "Temporary Total Disablement" more than 70% of the Insured Persons average weekly wage before deductions
- The first 14 days of any claim under "Temporary Total Disablement" for each person insured.
- Claims arising out of Pregnancy or Childbirth.
- Any Claims in any way caused or contributed to by an act of terrorism involving the use or release or threat thereof of any nuclear weapon or device or chemical or biological agent and Pre-Existing Conditions as more defined in your Policy Wording

Illness Cover

- The first 14 days of any claim under "Temporary Total Disablement" for each person insured.
- Claims under "Temporary Total Disablement" will only be paid should the illness first manifest itself during the policy period.
- The sum insured in respect of "Temporary Total Disablement" more than 70% of the Insured Persons average weekly wage before deductions.
- Any Claims in any way caused or contributed to by an act of terrorism involving the use or release or threat thereof of any nuclear weapon or device or chemical or biological agent and Pre-Existing Conditions as more defined in your Policy Wording.

## **Significant Exclusions or Limitations (Cont.)**

### Redundancy

We will not pay for the following:

- The Insured Person being made redundant during the first 180 days of the period of Insurance, this does not apply to renewals where there has been no break in coverage dates.
- Where the Insured Person is working on a Temporary or Seasonal Basis
- Where the Insured Person was aware of the possibility of impending Redundancy (or in the Underwriters reasonable opinion that the Insured Person should have been aware) on the date they became insured under this Certificate of Insurance.

Further information can be found in your policy wording.

## **Cancellation Right**

We hope you are happy with the cover this Policy provides. Please check that this Insurance fulfils your requirements. You do have the right to cancel it within 14 days of receiving this Policy without giving any reasons. If this is the case, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the Policy is cancelled.

## **MAKING A CLAIM**

In the event of a claim contact should be made with the Underwriters appointed Claims Adjusters:

Van Ameyde and Wallis Ltd  
34 The Mall, Bromley  
Kent BR1 1TSTelephone: 020-8315-0732

## **How To Make a Complaint**

Any enquiry or complaint should be addressed in the first instance to the Issuing Agent. If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyd's to review your case without prejudice to your rights in law. The address is :-

**Complaints and Advisory Department, Lloyd's, One Lime Street, London, EC3M 7HA, Telephone No:- 020-7327 5693. Fax No. 020-7327-5225. E-Mail [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)**

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

## **Compensation Scheme**

We are covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS.