

Personal Accident &/or Personal Accident & Illness Insurance Summary

The following summary does not contain the full terms and conditions of the contract and does not form part of your contract of insurance. These can be found in the Certificate, Schedule and any attaching Endorsements.

About your Insurance...

This Insurance is underwritten by the Association of Underwriters known as Lloyd's, led by Syndicate 4020.

The following is a summary of the benefits available. The Schedule will show which of these benefits are applicable and the actual cover provided in respect of each Insured Person.

Compensation payable in respect of Accident

- 1 Death
- 2 Permanent Total Loss of Sight of One or Both Eyes
- 3 Loss of One or More Limbs
- 4 Permanent Total Loss of Speech
- 5 Permanent Total Loss of Hearing in One or Both Ears
- 6 Permanent Total Disablement (other than loss of Sight, Limb, Speech or Hearing)
- 7 Temporary Total Disablement*
- 8 Temporary Partial Disablement*

Compensation payable in respect of Illness

- 9 Permanent Total Loss of Sight of Both Eyes
- 10 Permanent Total Disablement by Paralysis
- 11 Temporary Total Disablement*

* If you make a claim under these Sections, there may be a period at the beginning of your period of disablement for which no benefit shall be payable. This is known as excess and will be shown in the Schedule.

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

Cancellation...

This Insurance is cancelable within 14 days if you feel it does not meet your needs. A full refund will be allowed if the Certificate and Schedule are returned to the Agent shown therein within 14 days, provided no claims and no trips have commenced.

Claims...

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

Claims Administrators

One Claims Ltd
1-4 Limes Court
Hoddesdon
Herts, EN11 8EP.
Tel: +44 (0)1992 708720

When you notify a claim you will need the Certificate Number shown in the 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:

Financial Services Compensation Scheme
7th floor Lloyd's Chambers
Portsoken Street
London E1 8BN

Website: www.fscs.org.uk

Law Applicable to the Insurance...

The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law and English Courts alone shall have jurisdiction in any dispute arising hereunder.

Complaints...

Any complaint should be addressed in the first instance to:

The Compliance Officer of the Agent shown in the Schedule

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

Compliance Officer
Ark Syndicate Management Ltd
St Helen's
1 Undershaft
London EC3A 8EE

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the Policyholder and Market Assistance Department at Lloyd's. The contact details are:

Policyholder and Market Assistance Department
Lloyd's
One Lime Street
London EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Policyholder and Market Assistance 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.

Exclusions

This Insurance does not cover: -

- The Insured Person whilst engaged or taking part in military, air force or naval service or operations (other than reserve or volunteer training).
- The Insured Person whilst engaged or taking part in aeronautics or aviation, other than as a passenger.
- The Insured Person whilst engaged or taking part in mountaineering or rock climbing normally involving ropes and/or guides.
- The Insured Person whilst riding or driving in any kind of race.
- Any claims arising directly or indirectly caused or contributed to by the Insured Person's intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence), or from the Insured Person's own criminal act, or whilst engaged or taking part in civil commotions or riots of any kind.
- Any claims consequent on war, invasion or civil war except whilst the Insured Person is travelling outside the United Kingdom.
- Any claims in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

- Any claims occasioned by or occurring while the Insured Person is in a state of insanity temporary or otherwise.
- Any claims arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder of the Insured Person, including anxiety and/or depression.
- Any claims arising out of or consequent upon or contributed to by radioactive contamination.
- Any claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which an Insured Person suffered, and was known to suffer, prior to the inception of this Certificate.

Additional Exclusions applicable where this Insurance includes compensation for Illness.

- Any claims consequent upon the Insured Person's pregnancy or childbirth.
- Any claims arising directly or indirectly arising out of, consequent upon or contributed to by venereal disease or Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (ARC), howsoever this syndrome has been acquired or may be named.