



Policy Summary

Personal Accident Insurance

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Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Certificate document.

Your **Insurer** is Gerling at Lloyds on behalf of Syndicate 1206 at Lloyd's.

The standard duration of the contract is 12 months from the date on which cover incept. Any variations to this duration will be shown on your Certificate Schedule.

If your period of insurance is more than one year you may need to review and update this cover periodically to ensure it remains adequate.

This is a **Personal Accident** insurance that provides cover for persons under age 70 years. Subject to your Proposal the main features and benefits are:

- Lump-sum payments following accidental death or injury resulting in loss of limb, sight or permanent total disablement
- Weekly disability income benefits if you are prevented from working following an accident
- Medical expenses are payable in addition to a weekly disability claim

The Schedule of Benefits states the amount of cover and maximum limits applicable to each person insured.

Claims Procedure

You must advise your Broker as soon as possible of any event likely to give rise to a claim. You will find your Broker's name and address on the Certificate general schedule.

Cancellation

You may cancel this insurance within 14 days of receipt of the Certificate of Insurance provided that no claims have been incurred.

We may cancel this insurance by giving you sixty days' written notice at your last known address.

Complaints

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact your insurance advisor.

If you have a problem concerning any aspect of your insurance please contact your insurance advisor.

Retail customers; in the event you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter the Complaints Department at Lloyd's.

Commercial customers; in certain circumstances, it may be possible for you to refer the matter to the Complaints Department at Lloyd's.

Their address is:

Complaints Department Lloyd's
One Lime Street
London EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

Provisions

Disappearance

The insurance pays the Death benefit in the event of your disappearance provided that the claim is repaid to us if you are later found to be living.

Hijack and Kidnap

The insurance is automatically extended for up to 12 months if you are hijacked or kidnapped at the renewal date of your insurance.

Conditions

You must let us know if you change your occupation, sports or leisure time pursuits and all other material facts should be disclosed (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

Exclusions

The insurance will not pay for any claim resulting from:

Suicide or attempted suicide, intentional self-injury

Deliberate exposure to exceptional danger (except in an attempt to save human life)

Criminal acts

Riding or driving in any kind of race

Armed forces operational duties

Mountaineering or rock climbing

Nuclear or radioactive contamination

War (whether war be declared or not), hostilities or terrorism

Flying other than as a passenger

Pregnancy or childbirth

Professional sports

Drug taking

Alcohol abuse or addiction.

Osteoarthritis or arthritis

Compensation

You may be entitled to compensation from the Financial Services Compensation Scheme should we be unable to meet our liabilities. If you are entitled to claim you will receive the first £2,000 of a claim and 90% of the remainder with no upper limit. Further details can be obtained from the Financial Services Compensation Scheme website <http://www.fscs.org.uk>

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