



Policy Summary

Personal Accident and Illness Insurance

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 Sagicor at Lloyd's Syndicate 1206.

The standard duration of the contract is 12 months from the date on which cover incepts. 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 and Illness** insurance that provides cover for persons under age 70 years for Personal Accident and 60 years for Illness Insurance. 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
- Lump-sum payments following illness resulting in loss of sight in both eyes or permanent total disablement by paralysis
- Weekly disability income benefits if you are prevented from working following an accident or illness
- 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.

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
- Professional sports
- Drug taking
- Alcohol abuse or addiction.
- HIV, AIDS or related illnesses
- Osteoarthritis or arthritis

Complaints

It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service, we have internal procedures for handling complaints fairly and promptly. In the first instance you should contact the Complaints Department at the following address:

Complaints Manager, Naturesave Policies Ltd., 58 Fore Street, Totnes, Devon TQ9 5RU
Or by email to: mail@naturesave.co.uk noting your name, address and policy number.

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to the Policyholder & Market Assistance:

Address: Lloyd's Market Services, Lloyd's, One Lime Street, London, EC3M 7HA
Tel No: 020 7327 5693
Fax No: 020 7327 5225
Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Policyholder & Market Assistance department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Compensation Scheme:

Lloyd's insurers are covered by the Financial Services Authority' 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, 7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their website www.fscs.org.uk.