



Policy Summary

Personal Accident, Travel 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.

The Policy is a combined Personal Accident, Travel and Illness Insurance Contract. The sections that apply to your insurance will be stated on the General Schedule. The General Schedule also states the period of insurance and the premium plus the amount of Insurance Premium Tax payable by you.

Significant features and benefits of the Policy

The Section Schedules describe when the contract operates together with the benefits and limits that apply to each person insured.

Section 1 – Personal Accident

- Lump-sum payments following accidental death or injury resulting in loss of limb, sight, speech, hearing or permanent total disablement
- 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.

Section 2 – Illness

- Lump sum benefits for illness resulting in loss of sight in both eyes or permanent total disablement as described in the Schedule of Benefits
- Weekly disability income benefits if you are prevented from working following an accident or illness

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

Section 3 – Travel

Part A: Travel Medical and Emergency Expenses:

- Travel Medical Expenses
- Medical repatriation, specialist medical assistance and 24-hour emergency help lines
- Funeral costs
- Hospitalisation benefit

Part B: Travel Expenses

- Loss of or damage to Property
- Delayed Property benefit for items of clothing or toiletries
- Loss of Money
- Travel Delay benefit
- Diversion or Missed International Connections Cover
- Hijack cover benefit
- Loss of Passport benefit
- Cancellation, Curtailment or Rearrangement Expenses
- Replacement Expenses

Part C: Liability

- Personal Liability cover for injury to third parties or damage to their property
- Legal Expenses

Significant and unusual exclusions

Illness Insurance (Section 2)

- Drug taking
- Alcohol abuse or addiction
- HIV or AIDS or AIDS Related Complex
- Pre-existing medical or mental conditions

Travel (Section 3)

- Travelling after having received medical advice not to do so
- Travel for the purpose of obtaining medical treatment
- Routine dental expenses
- Costs incurred after 12 months from the time of incurring the first expense
- Costs of continuing regular medication or treatment

Property (Section 3)

- The value of individual items is limited
- Wear and tear, depreciation or gradual deterioration, mechanical or electrical failure, any process of cleaning, dyeing, restoring, repairing or alteration
- Tools of trade or samples, sports equipment whilst in use or household effects
- Vehicles, their accessories or spare parts
- Valuables contained in baggage in the custody of carriers and outside of your control

Money (Section 3)

- The amount of cash is limited
- Currency devaluation or monetary transaction shortages due to errors or omissions
- Loss of cheques, charge, bankers' or credit cards that have not been reported to the issuing or relevant authorities as soon as possible.

Property and Money (Section 3)

- Incidents not reported to the police or transport carrier within 48 hours
- Loss due to confiscation or detention by customs or other authority

Replacement Expenses (Section 3)

- Travelling against the advice of a medical practitioner
- Expenses paid or budgeted to pay before the journey

Cancellation Curtailment or Rearrangement Expenses (Section 3)

- Travelling or arranging to travel against medical advice

Personal Liability (Section 3)

- Use of aircraft, hovercraft; waterborne craft; mechanically propelled or horse drawn vehicle; caravan or vehicular trailer; firearm or animals
- Injury to family or household members or any person who is under a contract of service or apprenticeship
- Loss or damage to property belonging to you or family or household members
- Ownership or occupation of land or buildings; or the carrying on of any trade, business or profession
- Pollution or contamination
- Officers, committee members, club members or association or society members in their capacity as such
- Sports player to player injury

Legal Expenses (Section 3)

- Expenses incurred without our written approval
- Claims against us or a travel agent, tour operator or carrier
- Continued pursuit of any claim where we consider you unlikely to obtain a reasonable settlement
- Actions between insured persons
- Actions to obtain satisfaction of a judgement or legally binding decision, or legal proceedings brought in more than one country

General Exclusions that apply to all Sections

- War (whether war be declared or not), hostilities or terrorism
- Flying other than as a passenger
- Suicide or attempted suicide or intentional self-injury
- Nuclear or radioactive contamination
- Criminal acts
- Professional sports
- Deliberate exposure to exceptional danger (other than in an attempt to save human life)
- Armed Forces operational duties

Significant and unusual limitations

Property and Money (Section 3)

- New for old for property less than 3 years old
- Loss due to fraudulent use of cheques, charge, bankers' or credit cards is subject to your compliance with the conditions of use and other terms under which they have been issued
- You must take all reasonable precautions for the safety of property and money
- In the event of any property claim, we are entitled to keep or take possession of that item and to deal with its salvage and repair or replace property for which we are liable.

All Sections

- Age limit 70 years for Travel and Personal Accident. Age limit 60 years for Illness insurance.
- Maximum trip duration 6 months

Conditions

All 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 and we are free to choose the legal system that will apply to this insurance. Unless we specifically agree to the contrary, this insurance will be subject to English law.

Claims Procedure

Claims should be notified to the Broker whose name and address is stated on the General Schedule.

On the happening of any occurrence likely to give rise to a claim you give us notice in writing as soon as possible and in any event within sixty days. In no event will we be liable to pay any claim where you fail to notify us in writing within 120 days after the date of the occurrence.

24-HOUR MEDICAL EMERGENCY HELP-LINE

In the event of a medical emergency contact Impact Evacuation Services on the telephone number stated in your Certificate quoting the following information:

- Your Certificate Number (if known)
- Your name
- The name of your employer
- Your contact telephone number
- Your location
- Details of the medical problem
- The hospital and the treating doctor's name.

You must not try to provide solutions to medical emergencies without involving us.

If, when acting in good faith we repatriate any person not insured, you will reimburse us for all costs incurred.

You will need to provide us with all information that we reasonably require.

If any claim submitted by you or by any person acting on your behalf shall in any respect be false or fraudulent, we shall be under no liability to make payment in respect of such claim.

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

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, Portoken Street, London, E1 8BN and on their website www.fscs.org.uk

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