

Personal Accident 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 5000.

In arranging your insurance the following fees apply. For single jump cover £5.30 premium (inclusive of 6% insurance premium tax), £22.70 policy issue and administration fee. Total payable £28.

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.

Section A: Compensation payable in respect of Accident

- | | | |
|---|---|---|
| 1 | Death Scheme |) £75,000, £100,000, £125,000 or £150,000 each Insured Person, depending on |
| 2 | Permanent Total Disablement (other than loss of Sight, Limb, Speech or Hearing) |) plus Permanent Disability benefits |
| 3 | Temporary Total Disablement* | £300 per week |

* If you make a claim under this Section, there is a 7 day 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.

Section B: Charter of Air Ambulance Up to £1,000 each Insured Person

Section C: Baggage and Personal Effects Up to £500 each Insured Person (maximum £100 any one article, pair or set of articles)**
Personal Money Up to £100 each Insured Person**

** The first £20 shall be deducted from all claims in respect of this Section

Section D: Personal Liability Up to £1,000,000 each Insured Person

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 Limited
1-4 Limes Court
Conduit Lane
Hoddesdon
Hertfordshire
EN11 8EP

Tel: +44 (0) 1992 708 720

Fax: +44 (0) 1992 450 717

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
John Ansell & Partners Ltd
Overseas House
19-23 Ironmonger Row
London EC1V 3QN

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 Complaints Department at Lloyd's. The contact details are:

Policy Holder and Market Assistance Dept
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 Complaints 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.

Main Exclusions

This Insurance does not cover: -

All Sections

- Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

Section A

- 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's intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence), or the Insured Person's own criminal act, or whilst engaged or taking part in civil commotions or riots of any kind.
- Radiation.
- Insanity.

Section B

- The cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the time of booking.

Section C

- Any claims due to moth, vermin, wear and tear and gradual deterioration, or Money shortages due to error, omission or depreciation in value.
- Loss by confiscation or detention by customs or other authority.
- Property otherwise insured.
- The first £20 of each claim for each person.
- Any loss whilst in the custody of the carrier unless reported within 24 hours and a report obtained.
- Loss of money or valuables whilst in the custody of a carrier.
- Loss of baggage or personal effects left unattended unless in a locked hotel room apartment, holiday residence or motor vehicle.
- Loss of money or valuables not reported to the police within 24 hours and police statement obtained.
- Any claims consequent on war, invasion or civil war except whilst the Insured Person is travelling outside the United Kingdom.

Section D

- Bodily Injury to any member of the Insured Person's family or household or to any employee.
- Accidental loss of or damage to property belonging to or in the care custody or control of the Insured Person his family, household or an employee.
- Ownership, possession or use of any horse drawn or mechanically propelled vehicle, aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing boats) firearms or.
- Ownership, possession or occupation or use of land or buildings.
- The profession, occupation or business of the Insured Person or liability assumed under contract.