

If, after successfully completing an AKE hostile regions course you have received our complimentary personal accident insurance you may wish to exercise your right to purchase additional units of cover, so please read this leaflet for further information. The cover is for death and bodily injury caused by an accident during the course of your usual occupation, in accordance with the schedule contained in the wording of the certificate issued, which you should read carefully.

We also provide additional insurance products which may be of interest to you.

Other products we can arrange for you:

For People

- Group Personal Accident
- Medevac (accidental medical, evacuation and repatriation costs)
- Permanent and/or Temporary Total Disability
- Medical whilst working overseas
- Kidnap and Ransom

For Liabilities

- General liability to third parties
- Liability to your own employees
- Professional Indemnity / Errors and Omissions
- Contingent Life

For Assets

- Company Property - all risks
- Mobile Assets and Vehicles - collision and political violence cover

For further information please contact specialrisks@akegroup.com

Authorised and regulated by the Financial Services Authority

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REGULATED BY THE FSA



AKE SPECIAL RISKS LTD

YOUR PERSONAL ACCIDENT INSURANCE
HOW IT WORKS AND HOW TO UPGRADE

Frontier



www.akegroup.com

A BTEC and HSE-approved training centre

Personal Accident Insurance

In addition to this leaflet you will have been given a policy summary and a key facts about AKE Special Risks. You must read these documents carefully and keep them in a safe place to refer to.

There are three levels of cover available to you:

1 - AKE Complimentary Cover

This is the free insurance you have just received and provides a basic sum insured of up to £100,000 for death and permanent total disablement.

For full policy terms and conditions please refer to the insurance documents that have been issued to you.

The complimentary cover represents one unit of cover which automatically increases and decreases dependent upon the part of the world you are in, from regional group A at £100,000 down to group E at £5,000; any change in these groupings will take effect 72 hours after amendment to the regional risk ratings as shown on the AKE web site at:

www.akegroup.com/riskratings.php

It is your responsibility to check these ratings to identify the group, and thereby the sum insured that applies to you at any given time.

Country rating and examples of the countries covered

Country Rating					
	Group A	Group B	Group C	Group D	Group E
	Jordan or Vietnam	Ethiopia	North Korea	North Iraq or Kashmir	Baghdad and Central Iraq
Sum insured	£100,000	£50,000	£15,000	£10,000	£5,000

Sums insured should not exceed 5x annual salary. If you do require this level of cover please contact us and we will try and arrange it for you.

2 - Automatic Upgrade Cover

This enables you to purchase up to a maximum of four units for £200 + insurance premium tax (IPT) per unit. This is for annual cover to run in conjunction with your complimentary cover. This cover may be purchased by filling in the attached application form or by logging on to the AKE web site, the details of which are overleaf.

Illustration of the cover of 4 additional units at a cost of £800 +6% IPT

Country Rating					
	A	B	C	D	E
Max sum insured	£400,000	£200,000	£60,000	£40,000	£20,000

3 - Medical and Evacuation Cover (Excluding sickness)

You may, if you wish, purchase Medical and Evacuation Cover. This is an annual cover which will cover the region purchased and any lower-rated region. The policy terms and summary for this cover are available upon request and on the AKE web site.

The cost of this section for a sum insured of £150,000 is £250 per annum plus 6% IPT for any region in the world.

Short Term Policies or larger sums insured

If you require a bespoke product please go on to our web site and fill in the Risk Information form and we would be delighted to arrange this for you.

For details please email specialrisks@akegroup.com

On the other side of this leaflet is some information about group policies.

Application Form

Name	<input type="text"/>
Email	<input type="text"/>
Address	<input type="text"/>
Telephone	<input type="text"/>
Course Number	<input type="text"/>

Automatic Upgrade Cover

How many units? (max 4)	<input type="text"/>
Total Cost @ £200 per unit	<input type="text"/>
IPT @ 6%	<input type="text"/>
Total Cost	<input type="text"/>

Medevac Cover

Please tick this box if you would like us to contact you to discuss arranging Medevac Cover.

Price for Rating	£250
IPT @ 6%	£15.00
Total Cost	£265.00

Total Overall Cost	<input type="text"/>
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AKE Bespoke Insurance Products

Please tick this box if you would like us to contact you to discuss arranging any of your other insurance needs.