



## PERSONAL ACCIDENT POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract that can be found in the insuring document, a copy of which is available on request. The summary does not form part of your contract of insurance.

### INSURER

This Insurance is underwritten by the Association of Underwriters known as Lloyd's.

THIS INSURANCE ONLY RELATES TO THE BENEFITS OF THE POLICY THAT ARE SHOWN IN THE SCHEDULE AS BEING INCLUDED AND FOR WHICH PREMIUM HAS BEEN PAID.

THE ASSURED MUST DISCLOSE TO THE UNDERWRITERS ALL FACTS, MATTERS AND CIRCUMSTANCES MATERIAL TO THIS INSURANCE, INCLUDING, BUT NOT LIMITED TO WHETHER THE INSURED PERSON ENGAGES IN ANY OCCUPATION, SPORT OR PASTIME OR OTHER ACTIVITY OF A HAZARDOUS NATURE

### TYPE OF INSURANCE AND COVER

This Insurance provides the following coverage:

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 Policy of Insurance issued.

Medical Expenses following an Accident including Medical Evacuation.

### SIGNIFICANT FEATURES AND BENEFITS

This insurance only relates to the benefits of the insurance that you requested and Underwriters agree to insure.

### BENEFITS

Underwriters will pay US\$ TBA for bodily injury caused by an accident for the following cover:

Personal Accident	
Benefits as per schedule of benefits	Policy Ref
Death	Sect 1.1 100%
Total and irrecoverable loss of sight of both eyes	Sect 1.2 100%
Total and irrecoverable loss of sight of one eye	Sect 1.3 50%
Loss of two limbs	Sect 1.4 100%
Loss of one limb	Sect 1.5 50%
Total and irrecoverable loss of sight of one eye and loss of one limb	Sect 1.6 100%
Permanent Total Disablement (other than total and irrecoverable loss of sight of one or both eyes or loss of limb(s))	Sect 1.7
Temporary Total Disablement	Section 1.8
Temporary Partial Disablement	Section 1.9

Accident Medical Expenses (including evacuation and repatriation expenses) There is an excess of US\$1,000 in respect of each and every loss.	Added by Endorsement
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#### **SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS**

<b>Exclusions and Conditions</b>	<b>Policy Ref</b>
War, whether war be declared or not, hostilities or any act of war or civil war	Excl 1
The Assured engaging in or taking part in armed forces service or operations	Excl 4
The Assured's suicide or attempted suicide or intentional self-injury or the Assured being in a state of insanity	Excl 6
Pre-existing medical conditions and pregnancy or childbirth	Condition 2, Excl 11
Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named	Excl 7
Actual or threatened use of chemical or biological materials, nuclear reaction, nuclear radiation or radioactive contamination	Excl 2, 3
Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type	Excl 12
Engaging in flying other than as a passenger	Excl 5
The Insured Person's deliberate exposure to danger including participating in hazardous sports	Condition 1, Excl 8
The Insured Person's own criminal act or whilst under the influence of alcohol or drugs	Excl 9,10
Coverage in excess of all other valid and collectible insurances	
Except in the case of medical emergency no in-hospital treatment or repatriation or evacuation without prior authorization	Condition 3

War and terrorism (Kiln Passive War clause) is included and overrides Exclusion 1
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#### **PERIOD OF INSURANCE**

The period covered by this insurance not to exceed 12 months commences at the time and date stated in the Schedule.

Renewal will be subject to the terms and conditions that apply at the time of renewal.

#### **CANCELLATION**

If you decide that you do not wish to proceed then you can cancel this insurance by writing to AKE Special Risks Ltd within 14 days of either:-

- The date of concluding this contract, or
- The day on which the contractual terms and conditions are received

whichever is the later. This only applies to 12-month policies. Short-term policies are cancelled at Underwriter's discretion.

#### **CLAIMS**

If you believe that you have a claim under this Insurance, you should notify:

For Outpatients-

To be reported to Specialty Claims, Europoint, 5-11 Lavington Street, London SE1 0NZ

Tel: + 44 (0)20 77902 7400 Fax: + 44 (0) 20 7928 4748

For Emergencies-

To be reported to Specialty Assistance Services

In Europe- Tel: + 44 (0)20 77902 7405 Fax: + 44 (0) 20 7928 4748

In the Americas- Tel: + 1215 489 3785 Fax: +1215 489 8525

In Africa - Tel: + 27 11 452 7272 Fax: + 27 11 452 4473

In Asia - Tel: + 662 645 3932 Fax: + 662 645 3732

Non-Emergencies

Tel: 0870 905 8555

Fax: 0870 905 8560

### **COMPLAINTS**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Fraser Newton either in writing at AKE Special Risks Ltd, Gallery 4, Lloyd's Building, 12 Leadenhall Street, London EC3 V 1LP or by telephone on 0207 816 5458.

AKE Special Risks Limited has internal complaints procedures that are available on request.

In the event that you remain dissatisfied you can refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department: Lloyd's, One Lime Street, London EC3M 7HA  
Tel: 020 7327 5693; Fax: 020 7327 5225; E-mail: [complaints@Lloyds.com](mailto: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.**

### **COMPENSATION**

You may be entitled to compensation from the Financial Services Compensation Scheme should the underwriters be unable to meet their liabilities under this policy. The levels of compensation available under the scheme are for insurance : 100% of the first £2,000 of a valid claim, and 90% of the remainder. Further information can be obtained from the Financial Services Compensation Scheme website at <http://www.fscs.org.uk>

In addition, the Lloyd's Central Fund is available to meet claims at the discretion of the council of Lloyd's.

### **LAW APPLICABLE TO THE INSURANCE**

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.