

Insurance Product Information Document

This insurance is provided by Accident & Health Underwriting Limited on behalf of Ark Syndicate Management Limited (syndicate 4020 at Lloyd's) which is registered in the UK. Ark Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Reference Number: 461952.

The following summary does not contain the full terms and conditions of the contract which can be found in your certificate documentation. The agreed sums insured are specified in your certificate schedule.

What is this type of insurance?

Personal accident and illness insurance is designed to insure you against bodily injury or illness during the period of insurance stated in your schedule. Cover will only be provided for the benefits you select. A brief summary of what can be covered is outlined in the section below.



What is insured?

Section 1, Death and Capital Benefits

Compensation in respect of bodily injury

This section only covers you for Bodily Injury and does not cover any claim caused or contributed to by Illness.

The Underwriters will pay the Sum Insured shown in your schedule if you suffer Bodily Injury during the Period of Insurance which causes your:

- ✓ Death, or
- ✓ Permanent loss of sight of one or both eyes, or
- ✓ Permanent loss of one or more limbs, or
- ✓ Permanent total loss of speech, or
- ✓ Permanent total loss of hearing in one or both ears, or
- ✓ Permanent total disablement (other than loss of sight, limb, speech or hearing)

Compensation in respect of illness

This section only covers you for illness and does not cover any claim caused or contributed to by bodily injury.

The Underwriters will pay the Sum Insured shown in your schedule if you suffer illness during the Period of Insurance which causes your:

- ✓ Permanent loss of sight of both eyes, or
- ✓ Permanent total disablement by paralysis

AND / OR (depending on the cover you have selected)

Section 2, Loss of Earnings

✓ Indemnity payable in respect of bodily injury

The following item only covers claims which fall within the definition of bodily injury and does not cover any claim caused or contributed to by illness.

The Underwriters will pay your loss of earnings or the sum insured shown in the Schedule, whichever is less, if you suffer bodily injury during the Period of Insurance which causes your loss of earnings.

✓ Indemnity payable in respect of illness

The following item only covers claims which fall within the definition of illness and does not cover any claim caused or contributed to by bodily injury.

The Underwriters will pay your loss of earnings or the sum insured shown in the Schedule, whichever is less, if you suffer illness during the Period of Insurance which causes your loss of earnings.



What is not insured?

- ✗ Death caused by illness, unless that illness directly resulted from the bodily injury.
- ✗ Physical or mental conditions or disabilities of a recurring or chronic nature from which you suffered, and was known to suffer, prior to the commencement of this insurance, or prior to the date of addition to this insurance, whichever is the later.
- ✗ Any claim arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder of you have, including anxiety, stress, depression and/or post-traumatic stress disorder.
- ✗ Taking part in military, air force or naval service or operations (other than reserve or volunteer training).
- ✗ Taking part in aeronautics or aviation, other than as a passenger.
- ✗ Taking part in mountaineering or rock climbing normally involving ropes and/or guides.
- ✗ Riding or driving in any kind of race.
- ✗ Your intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence).
- ✗ Your own criminal act, or whilst engaged in or taking part in civil commotions or riots of any kind.
- ✗ You being in a state of insanity, whether temporary or otherwise.
- ✗ Nuclear reaction, nuclear radiation or radioactive contamination.
- ✗ War, whether war be declared or not, invasion or civil war; except whilst you are travelling outside the United Kingdom, however this exception shall not apply where you are taking an active part in such war, invasion or civil war.
- ✗ Terrorism involving the actual or threatened use of pathogenic or poisonous biological or chemical materials.
- ✗ Any claim or benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- ✗ Any claim or benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene local laws or regulations.
- ✗ Any claim for disablement arising from the interaction between bodily injury and another medical condition, whether diagnosed or not.

- ✓ **Extension to cover: Medical Expenses**
In the event of a valid claim under Section 2, the Underwriters will pay medical expenses incurred up to the limit shown in the Schedule.

Applicable in respect of illness only: -

- ✗ Your pregnancy or childbirth.
- ✗ Sexually transmitted disease or Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (ARC), howsoever this syndrome has been acquired or may be named.



Are there any restrictions on cover?

- ! Endorsements may apply to your insurance.
- ! Payment shall not be made under more than one of the items of the Schedules of Compensation in respect of the consequences of one accident, or of the same illness.
- ! No loss of earnings payment shall be made until the total amount thereof has been ascertained and agreed by the Underwriters. If, nevertheless, loss of earnings are paid, the amount so paid shall be deducted from any lump sum becoming claimable under Section 1 in respect of the same accident or illness.
- ! Any loss of earnings payments shall be offset by any payments made to you, from the date that bodily injury or illness occurs, by someone other than the Underwriters in respect of your occupation (as shown in the Schedule).
- ! The total sum payable under the insurance in respect of any one and all claims shall not exceed in all during the Period of Insurance the largest amount of benefit payable under any one of the items contained in the Schedules of Compensation under Section 1 or Section 2 or added to this Certificate by endorsement, except that the Underwriters will in addition pay medical expenses as provided herein.
- ! If an accident causes your death, but Section 1, Item 1 – death, is not covered, then the only claims the Underwriters will be liable for are loss of earnings and medical expenses until such time of death.
- ! If Section 1, Item 1 – death, is covered and an accident causes your death within twelve months following the date of the accident and prior to the definite settlement of the compensation for disablement provided for under Section 1, Items 2 to 6 of the Schedule of Compensation, there shall be paid only the compensation provided for in the case of death.
- ! Any claim payments for loss of earnings and medical expenses will cease upon your death.
- ! There may be a period at the beginning of a loss of earnings claim for which the Underwriters are not liable to make any payment. This is called the excess period and is shown in your Schedule.
- ! There will be a maximum period for which loss of earnings is payable. This is called the benefit period and will be shown in your Schedule.
- ! In respect of the medical expenses extension:
 - The Underwriters will only pay expenses incurred within 2 years of the date of the accident or first symptoms of illness, and
 - If you are able to recover medical expenses under any other insurance, the Underwriters' liability shall be limited to the difference between such recovery and the total cost of medical expenses incurred, and
 If you live outside England, Scotland, Wales and Northern Ireland, this Extension may not apply.



Where am I covered?

- ✓ World-wide, excluding travel to Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Iraq, Ivory Coast, Libya, Mali, Niger, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Somalia, Sudan, Sri Lanka, South Sudan, Syria, Ukraine and Yemen (unless declared to and agreed by the Underwriters and the appropriate additional premium paid).



What are my obligations?

- The information you give to your Insurance Agent must be accurate and correct to the best of your knowledge.
- You must pay the premium to your Insurance Agent.
- This is a summary document only. You must read the Certificate of Insurance in order to fully understand the terms, conditions and exclusion of the contract you have entered into.



When and how do I pay?

For full details of when and how to pay, you should contact your Insurance Agent.



When does the cover start and end?

The insurance cover is usually for a 12 month period, but the start date and end date will be shown in your Schedule.



How do I cancel the contract?

If the Period of Insurance is less than 3 months and/or cover has been purchased to insure a specific event/activity: -

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to your Insurance Agent at the address shown in the Schedule within 14 days of receipt or prior to the trip commencing or the activity taking place, whichever the earlier.
- There will be no refund after this time or if a claim is made.

If the Period of Insurance is 3 months or longer and cover does not relate to a specific event/activity: -

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to your Insurance Agent shown in the Schedule within 14 days of receipt.

There will be no refund after this time or if a claim is made. However should you believe that there are legitimate reasons to have cancelled mid-term, then they may request a refund and this will be considered at the Underwriters' discretion.