

Personal Accident Plan



Insurance Product Information Document

Company: Lloyd's Syndiate 5000, managed by Travelers Syndicate Management Limited

Product: Personal Accident Plan

This plan is arranged by Compass Underwriting, Suite 214, 75 King William Street, London. EC4N 7BE (registered in England No. 07632781), authorised and regulated by the Financial Conduct Authority, register number 565079.

Travelers Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204960.

This insurance product information document is a summary and does not contain the full details and conditions of your insurance. Full policy terms and conditions are provided in the Policy Wording and on the Schedule of Insurance.

What is this type of insurance?

This Personal Accident Plan provides financial benefit if you suffer an accident, leaving you with a serious injury.



What is insured?

Personal Accident Cover for you

A cash benefit will be paid where an accident results in:

- ✓ Fractures of specified bones (excluding fingers and toes)
- ✓ Dislocation of specified bones
- ✓ Anterior cruciate ligament injury
- ✓ Internal Injuries resulting in open abdominal or thoracic surgery
- ✓ Hospitalisation

The amount of cover you receive depends on the level of cover that you have chosen and is detailed in the Policy Document. Please check your Schedule of Insurance to see what cover options you have selected.



What is not insured?

We will not pay benefits for an accident that is directly or indirectly the result of the following:

- ✗ Exposure to exceptional danger (except in an attempt to save human life).
- ✗ The illegal acts of the person who has suffered the accident.
- ✗ Self-inflicted injury whether of a sound mind or not
- ✗ Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction
- ✗ Radiation or contamination or the effects of radiation.
- ✗ Participating in any sport involving individuals or groups fighting or engaging in combat including mixed martial arts, boxing, wrestling, fencing, savate, kickboxing, Muay Thai, Sanda, Tae Kwon Do, Capoeira, Brazilian Jiu-jitsu, HMB, Sambo, Kyokushin and Kūdō.
- ✗ Participating in sports as a professional, where the participant is paid to play or train and it is in whole or in part their work.
- ✗ Any sickness, disease, or degenerative process (a condition which becomes progressively worse).

If you have not chosen the Motorsports option:

- ✗ Driving or being a passenger in a motor vehicle of any type, whilst in a competition or race, or in any arranged event where the vehicle is driven at high speeds.
- ✗ Riding on a motorcycle, moped or scooter as a driver or passenger;

In addition, we will not pay benefit for:

- ✗ An accident which occurs prior to the start date or within 14 days of the start date or after the cover ends.
- ✗ An accident which happens to an insured person who has been outside the United Kingdom for more than 12 weeks in the preceding 52 week period. This exclusion does not apply if you have informed us of this and we have agreed in writing to provide this cover.
- ✗ Any bodily injury occurring more than 12 months after the accident.



Are there any restrictions on cover?

- ! There are maximum aggregate amounts payable during the life of this insurance policy which once reached will end your cover. These aggregate amounts depend on the level of cover chosen (please refer to your Schedule of Insurance).
- ! This insurance policy does not cover any person who has been outside the United Kingdom for more than 12 weeks in the preceding 52 week period. This exclusion does not apply if we have agreed to provide this cover and endorsed the insurance

policy.

- ! If you have an accident and it is made worse because you already have a sickness or condition we may reduce your overall benefit amount following a doctor's assessment.
- ! The maximum limit of fracture claims each year is 4 for every 12 months.
- ! We will not pay benefit for fractures occurring within the first 14 days of the policy start date.
- ! You can only be covered by one of our Personal Accident policies at any one time.



Where am I covered?

This insurance policy covers an insured person anywhere in the world provided that

- ✓ at the date of the accident that person had not been outside the United Kingdom for more than 12 weeks in total in the preceding 52 week period: or
- ✓ we have agreed to that person being outside the United Kingdom for more than 12 weeks in total in the preceding 52 week period and have endorsed the insurance policy accordingly.



What are my obligations?

- It is important that when applying for, amending or making a claim you or anyone acting on your behalf take reasonable care to answer all questions honestly and to your best knowledge or belief.
- You should make a claim as soon as reasonably possible.
- You must notify us as soon as possible if any of your details change during the term of this policy.
- You must provide for us, at your own expense any medical certificates and other evidence we might request to support your claim, if required.



When and how do I pay?

- This is an annual policy which you pay for in monthly instalments. The premiums are payable monthly and collected by direct debit on the same day each month.
- We may change the premium at your next annual renewal date.



When does the cover start and end?

Your policy is annually renewable. It will automatically renew each year on the anniversary of the start date unless you notify us that you wish to cancel it. We will provide reasonable notice of each renewal. Start Date: as shown in your policy schedule. End Date: 12 months from the Start date.



How do I cancel the contract?

Cooling off period: You may cancel this policy within 14 days of receipt of the policy documents for each annual period of cover. Providing you have not made a claim and do not intend to make a claim during that cooling off period we will refund any premium paid.

Cancellation after the cooling off period: You may cancel this policy at any time outside the statutory cooling off period but you will not receive a refund of any premium paid.