



ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURER

Novae Underwriting Limited is authorised and regulated by the Financial Conduct Authority, registration number 311833. The company is a Lloyd's service company and acts for certain underwriters at Lloyd's.

TYPE OF INSURANCE AND COVER

Personal Accident and Illness insurance cover.

Cover specific features and benefits (referenced to the sections contained in the insurance document or any endorsement to the document).

Definitions

Bodily injury means physical injury (including illness directly resulting from that physical injury) caused only by an accident and which results in an insured persons death or disability within 12 months of the date of the accident.

Illness means sickness or disease, the symptoms of which first appear during the period of insurance and which results solely and independently of any other cause results in your total disablement within 12 consecutive months after the symptoms first appear.

Average weekly wage is an insured person's average weekly salary (not including payments for overtime, commission or bonuses) before tax and National Insurance for the 13 weeks immediately before the first date they are off work due to the accident or illness.

If the insured person is self-employed or a director or shareholder of a small private company, this will be 1/52 of the total of:

the insured person's net profit as declared to HM Revenue & Customs; plus

any fixed costs which are shown within in the insured person's trading accounts and for person is unable to obtain a refund.

For the purposes of this calculation, we will not include any variable costs which are shown within the insured person's trading accounts.

Personal Accident (Section one)

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

We will pay the sum insured selected and shown in the schedule if an insured person suffers bodily injury during the period of insurance which results in any of the following:

- Death.
- Loss of sight in one or both eyes.
- Loss of a limb.
- Permanent total disability.
- Temporary total disability - we will pay the weekly benefit shown in the schedule for as long as an insured person continues to be disabled, up to 52 weeks from the date of an accident less the deferment period.

Extra benefits

We will also pay any medical expenses arising from temporary total disability up to 15% of any claim that we pay for that event.

Illness (Section two)

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

We will pay up to the sum insured shown in the schedule if an insured person suffers an illness, the symptoms of which first appear during the period of insurance and which results in any one of the following:

- Loss of sight in both eyes.
- Permanent total disability by paralysis only.
- Temporary total disability - while the insured person continues to be disabled, we will pay the weekly benefit shown in the schedule for up to 52 weeks from the date they are first off work because of illness, less the deferment period.

Extra benefits

We will also pay any medical expenses arising from temporary total disability, up to 15% of any claim that we pay for that event.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

Section one

We will not pay the following:

- The sum insured for death if the bodily injury does not lead to death within 52 weeks of an accident.
- The sum insured for loss of sight or loss of a limb if the loss results in death within 52 weeks of an accident.
- The sum insured for permanent total disability if the disability results in death within 52 weeks of an accident.
- The deferment period of any claim under temporary total disability for each insured person.
- Any claim under temporary total disability for a period after 52 weeks from the date that an accident happened.
- For Insured temporary total disability, any amount over 65% of an insured person's average weekly wage before deductions.
- Any claim for medical expenses if you or an insured person have cover for them under any other insurance.
- Any amount over the accident accumulation limit shown in the schedule.

Section two

We will not pay the following:

- The sum insured for loss of sight in both eyes if the loss results in death within 52 weeks of an illness.
- The sum insured for permanent total disability if the disability results in death within 52 weeks of an illness.
- The deferment period of any claim under temporary total disability, for each insured person.
- Any claim under temporary total disability for a period after 52 weeks from the date that the symptoms of an illness first appeared.
- For temporary total disability, any amount over 65% of an insured person's average weekly wage before deductions.

GENERAL EXCLUSIONS (applies to the whole of the insurance)

- A. This insurance does not cover death, loss, disability or expense caused or contributed to by, resulting from, or in connection with the following:
- War, act of foreign enemy (whether war is declared or not), hostilities or any act of war or civil war.
 - The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials by any person(s) committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public or any section of the public in fear;
 - Radioactive contamination from:
 - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
 - You or an insured person taking part in armed forces service or operations.
 - You or an insured person flying, other than as a fare paying passenger.
 - You or an insured person diving where breathing equipment is needed or used, rock climbing, mountaineering, potholing, hang-gliding, parachuting, hunting or racing (other than athletics or swimming).
 - You or an insured person's suicide, attempted suicide, intentional self-injury.
 - You or an insured person having neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type.
 - You or an insured person having a chronic pain syndrome including by not limited to Chronic of Complex Regional Pain Syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body).
 - You or an insured person having a sexually transmitted disease, including Human Immune Deficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any related condition.
 - You or an insured person taking part in a criminal act.
 - You or an insured person's deliberate exposure to exceptional danger (except in an attempt to save human life).
 - You or an insured person being under the influence of alcohol or drugs.
 - Any surgery or treatment that is not medically necessary, cosmetic surgery, the reversal of cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery.
 - Any pre-existing condition.
- B. This insurance will not pay a benefit or any portion of a benefit for disablement arising from the interaction between bodily injury and another medical condition.

PERIOD OF INSURANCE

The insurance offered is normally a 12 month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You can cancel this insurance at any time by contacting your broker or insurance intermediary

We have the right to cancel your policy at any time by giving you 28 days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you and will set out the reason for cancellation in our letter. Valid reasons may include but are not limited to:

- Where we have been unable to collect a premium payment. In this case we will contact you in writing requesting payment by a specific date. If we do not receive payment by this date we will write to you again notifying you that payment has not been received and giving you 21 days' notice of a final date for payment. This letter will also notify you that if payment is not received by this date your policy will be cancelled. If payment is not received by that date we will cancel your policy with immediate effect and notify you in writing that such cancellation has taken place;
- Where you are required in accordance with the terms of this policy to co-operate with us, or send us information or documentation and you fail to do so in a way that materially affects our ability to process a claim, or our ability to defend their interests. In this case we may issue a cancellation letter and we will cancel your policy if you fail to co-operate with us or provide the required information or documentation by the end of the seven day cancellation notice period;
- Where we reasonably suspect fraud or
- Use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers.

Refund of premium

This insurance has a cooling off period of fourteen (14) days from either:

- the date you receive this insurance documentation; or
- the start of the period of insurance

whichever is the later.

If you cancel this insurance within the cooling off period then, provided you have not made a claim, we will refund in full any premium you have paid.

If this insurance is cancelled outside the cooling off period then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

If you cancel this insurance outside the cooling off period, there will be an additional charge, as stated in the schedule, to cover the administrative cost of providing the insurance.

If we pay any claim, in whole or in part, then no refund of premium will be allowed.

HOW TO CLAIM

If a claim occurs you must report it as soon as possible. Please phone Van Ameyde UK Limited on 020 8315 0701 (or +44 20 8315 0701 if you are phoning from outside the United Kingdom).

COMPLAINTS

We are committed to providing you with a first class service and we want to make sure that we maintain this at all times. If you have any questions or concerns about your policy please, in the first instance, contact the broker or intermediary who arrange cover for you.

If you have any questions or concerns about the handling of a claim you should, in the first instance, contact your claims handler.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to either the insurer, Novae Underwriting Ltd or the Complaints team at Lloyd's. Contact details are as follows:

Complaints
Novae Underwriting Ltd
21 Lombard Street
London
EC3V 9AH

Tel No: 020 7050 9000
e-mail: complaints@novae.com

or

Complaints
Lloyd's
One Lime Street
London
EC3M 7HA

Tel No: 020 7327 5693
Fax No: 020 7327 5225
e-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and business providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

Making a complaint does not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations to you under this insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.

LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless specifically agreed to the contrary this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

DATA PROTECTION ACT 1998

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims and complaints, if any, which may necessitate providing such information to other parties.

SANCTION LIMITATION AND EXCLUSION CLAUSE

We will not provide any cover or be liable to pay any claim or provide any benefit under this contract of insurance if the provision of such cover, payment of such claim or provision of such benefit would expose us 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.

This means we will not provide any insurance coverage for Sanctioned Designated Nationals i.e. individuals or entities subject to trade or economic sanctions as per the laws and regulations of the European Union, United Kingdom or United States of America. We will not provide any coverage in respect of any risk or exposure located in, or arising from, or in connection with a country which is subject to sanctions, by either the United Nations, European Union, United Kingdom or United States of America.