

INDIVIDUAL PERSONAL ACCIDENT POLICY

Policy Summary

This is a summary of your Lloyd and Barnes Individual Personal Accident Insurance policy. They are not the full terms and conditions. These are detailed in the policy wording. This summary does not form part of your contract of insurance.

Type of Insurance

This is an Individual personal accident Insurance Policy which provides a lump sum / weekly salary protection to assist you should you have an accident during the period of insurance. The policy runs for 12 months and is annually renewable.

Death and Capital Benefits	Weekly Benefit Max 104 Weeks	Effective Time	Monthly Retail Premium
£25,000	£120	24 Hour Cover	£12.49
£50,000	£250	24 Hour Cover	£22.89
£75,000	£375	24 Hour Cover	£33.84
£100,000	£500	24 Hour Cover	£43.69

Significant features and benefits

- **Weekly Salary Protection** - A weekly benefit paid as a result of an accident, for up to 104 weeks after an initial claim waiting period of 7 days. This benefit is intended to cover loss of earnings.
- **Inpatient Hospital Benefit** - A benefit of £100 per overnight stay in hospital. We will also pay £50.00 per night for a family member to stay in the hospital with you. Following a valid claim under the main personal accident benefits.
- **Convalescence benefit** - After a period in hospital we will pay £20.00 per day for a period of convalescence, up to a maximum of 14 days.
- **Damage to your personal effects** - If you suffer damage to clothing and/or personal effects as a result of a valid claim under the policy you will receive up to £500.00.
- **Medical Expenses** - Cover for up to £5000.00 for medical expenses bills subject to a 14 day qualification period following a valid claim with other personal accident benefits under the policy.

The policy benefits are explained in full in the policy wording. A full list of benefits can be found on page 5, titled the Table of Benefits.

The policy will only pay a benefit for one loss for each accident.

Eligibility

To qualify for cover you need to be under the age of 69 and your family members will need to be aged 6 to 69 and be permanently resident in the United Kingdom and not taking part in operational duties as part of the armed forces. You need to be in full time taxable employment for a minimum of 16 hours per week.

Significant and unusual exclusions or limitations

Like all policies of this type there are some things that are not covered. The policy will not cover:

- Suicide, attempted suicide, intentional self-injury.
- Any pre-existing conditions you may have.
- Your participation in Hazardous Activities; as defined in the policy wording.
- Your deliberate or reckless exposure to danger that is unusual for your occupation or activity at the time of the Accident.
- Where your blood alcohol limit exceeds 80mg per 100ml of blood, solvent abuse or you deliberately taking an overdose of drugs, whether lawfully prescribed or otherwise, you taking controlled drugs (As defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.

- Back-related condition unless there is radiological evidence of a medical abnormality or visible wound, bruising, or a consultant certifies that it is the only condition that prevents you from attending to your usual occupation.
- War, terrorism and radiation risks.

All the policy exclusions are explained fully in the exclusions Policy Exclusions section of the wording.

Cancelling the policy

You may cancel this policy within 30 days of receipt of your full policy documentation and any premium paid will be refunded if no claim has been made or indicated. After that you may cancel cover by giving 14 days written notice. Full details about policy cancellation can be found in Policy Section "When Cover Ends".

Claim Notification

To register a claim, please contact the Claims Department at Compass Underwriting. Phone 020 7398 0100 or go to info@compassuw.co.uk to get a claim form.

Making Yourself Heard

If you wish to register a complaint, please contact us:

Step 1: In the first instance, please direct your complaint to the administrator: Managing Director, Compass Underwriting Limited, 50 Mark Lane, London, EC3R 7QR. Tel: 02073980100, Fax: 02073980109, Email: jackie.brunwin@compassuw.co.uk

Step 2: If you are dissatisfied with the outcome of your complaint from the administrator, your legal rights are not affected and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN, Tel: 02073275693, Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint", which is available at the website address above. Alternatively, you may ask Lloyd's for a hard copy.

Step3: 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 businesses providing financial services.

The contact information is:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR, Tel: 08000234567 (calls to this number are free on mobile phones and landlines) Tel: 03001239123 (calls to this number cost no more than calls to 01 and 02 numbers). Email: complaint.info@financial-ombudsman.org.uk, Website: www.financial-ombudsman.org.uk

We will acknowledge your complaint in writing within 5 working days of it being received. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service:

- By writing to - The Financial Ombudsman Scheme, South Quay Place, 183 Marsh Wall, London, E14 9SR.
- By the internet - www.financial-ombudsman.org.uk.
- By telephone - 0845 080 1800.

Compensation Scheme

The Insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the Insurer is unable to meet its obligations to you under this contract. Further information can be obtained from the Financial Services Compensation Scheme (7th Floor Lloyds Chambers, Portoken Street, London E1 8BN) by phone on +44 20 7892 7300 and on their website at www.fscs.org.uk

The insurer

The insurers for this insurance are Lloyd's Syndicates 4444 which are managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: Gallery 9 One Lime Street, London, EC3M 7HA. Registered in England and Wales No. 01514453.

Lloyd & Barnes

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