

SUMMARY OF GROUP PERSONAL ACCIDENT AND BUSINESS TRAVEL INSURANCE

INSURER	Axiom Underwriting Agency Limited on behalf of certain Underwriters at Lloyd's and Authorised Insurers. Names and participation can be made available on request.
OPERATIVE TIMES OF COVER	During the period of insurance, the cover provided by your insurance may only be operative at specific times of the day or whilst you are involved in specific activities. These times and activities are detailed in the Operative Times of Cover shown in your Schedule. The insurance certificate provides full details of the different Operative Times of Cover available.
TERM OF THE INSURANCE	The majority of Group Personal Accident and Business Travel insurances are for a twelve month period. Your Schedule will show the period of insurance applicable to your insurance.
CANCELLATION	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the date you receive your Certificate of Insurance, have a right to cancel this insurance and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges. To exercise your right to cancel please contact your intermediary or broker.
IN THE EVENT OF A CLAIM	In the event of a serious medical emergency you must contact the emergency medical assistance company stated in the Schedule as quickly as possible. Claims should be notified to us as soon as reasonably practicable and all correspondence should be sent in the first instance to your intermediary or broker.

SUMMARY OF COVER

This document is a summary only. It does not contain the full terms and conditions of the contract. For full details of all terms, conditions & exclusions, please refer to the insurance certificate wording (a copy of which is available on request). The main benefits available are summarised below. These benefits are optional, so not all Sections may be applicable to your insurance. Please refer to your Schedule for details of the specific benefits and level of cover applicable to each person insured.

BENEFIT	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
<p>SECTION A PERSONAL ACCIDENT</p> <p>Personal Accident cover up to the sum insured in respect of accidental bodily injury occurring during the operative time which causes death or disablement within two years of the accidental bodily injury being sustained. Available as a lump sum payment for accidental death, loss of limb(s), eye(s), speech, hearing and permanent disability or a weekly benefit for temporary total or temporary partial disability.</p> <p>Illness Extension providing cover up to the sum insured for illness occurring during the operative time, which results in disability within twelve calendar months from the illness first being apparent. Available as a lump sum payment for loss of eyes and permanent disablement by paralysis or a weekly benefit for temporary total disability.</p>	<p>Intentional self injury, suicide or attempted suicide, flying as a pilot.</p> <p>In some circumstances claims may not be payable for the initial period of temporary disablement. Please refer to your Schedule for details of the Deferment Period. The benefit for temporary disability is only payable for a limited period. Please refer to your Schedule for details of the benefit period.</p> <p>The Illness Extension excludes disablement resulting from pregnancy or childbirth, A.I.D.S. or any physical or mental condition or disability of a chronic or recurring nature from which the insured suffered prior to inception.</p>
<p>SECTION B BUSINESS TRAVEL</p> <p>Personal Accident cover up to the sum insured in respect of accidental bodily injury occurring during an insured trip, which causes death or disablement within two years of the accidental bodily injury being sustained. Available as a lump sum payment for accidental death, loss of limb(s), eye(s), speech, hearing and permanent disability or a weekly benefit for temporary total or temporary partial disability.</p>	
<p>Medical & Emergency Travel Expenses and Rescue Expenses including additional travel/accommodation and repatriation expenses incurred outside the UK up to the sum insured. Cover includes medical expenses within the UK (incurred within three months of return to the UK) that are a continuation of hospital inpatient treatment received overseas, up to the maximum benefit stated in the insurance certificate.</p>	<p>Travel against the advice of a medical practitioner or where the purpose of the trip is to obtain medical treatment or advices. Any claim resulting from pregnancy within two months of the estimated date of delivery or childbirth.</p>
<p>Hospitalisation Expenses payment for each 24 hour period spent as an inpatient at a hospital (as defined in the insurance certificate) outside the UK.</p>	<p>Expenses will not normally be paid in the first 48 hours of each hospital admission.</p>
<p>Legal Costs up to the sum insured to pursue a claim for damages/compensation against a third party.</p>	<p>Legal costs incurred without our prior written consent.</p>

BENEFIT	UNUSUAL EXCLUSIONS & LIMITATIONS
Personal Liability cover up to the sum insured for costs you are legally liable to pay to a third party in respect of bodily injury to and/or property damage.	Any admission of liability, offer, promise or payment without our written consent.
Personal Property cover up to the sum insured for loss of or damage to Personal Property during the operative time. Up to the sum insured stated in the insurance certificate towards the cost of purchasing essential items following a baggage delay in excess of four hours. Essential travel document replacement expenses, sum insured as stated in the insurance certificate.	Any item valued at more than the single item limit stated in the insurance certificate.
Money cover up to the sum insured for loss or theft of money during the operative time including financial loss due to the fraudulent use of credit cards.	Any loss of cash in excess of the cash limit stated in the insurance certificate. Loss from unattended vehicles.
Cancellation, Curtailment, Travel Disruption, Replacement & Travel Delay. Reimbursement up to the sum insured for irrecoverable deposits and advance payments you are committed to pay for transport and accommodation. Additional travel/accommodation costs to continue an insured trip if pre-booked travel arrangements are altered following departure. Travel delay, if an insured trip is delayed in excess of 4 hours, benefit as stated in the insurance certificate.	Disinclination to travel. Childbirth or pregnancy within two months of the expected date of delivery. Redundancy or termination of employment within 31 days of a pre-booked insured trip.
Hijack up to the sum insured for each day an insured person is detained as the result of a hijack.	
SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/CONDITIONS/LIMITATIONS	
War and Terrorism	War, terrorism and related risks.
Radioactivity Exclusion	Radioactive contamination and related risks.
Other Insurances	If there is any other insurance which covers the Assured/ Insured Person for the same loss, Insurers will only pay a proportion of the claim. Please refer to the insurance certificate for full details.
Reasonable Care	The Assured/Insured Person must take reasonable steps to avoid/minimise any loss and must attempt to recover lost property.
Excess	Under some sections of this insurance, claims may be subject to an excess. This means you will be responsible for paying part of the claim. Please refer to your Schedule/accompanying endorsements for details.

DEFINITIONS

Assured: The name of the policyholder as shown in the Schedule.

Insured Person: Any person shown in the Schedule as being an Insured Person. Such persons are to be UK residents unless specifically agreed by insurers.

COMPLAINTS PROCEDURE

In the first instance these should be referred to the **agent or broker arranging the insurance**.

In the event that you remain dissatisfied the problem can be referred to **The Managing Director, Axiom Underwriting Agency Limited, The Rose Barn, Langley Park Farm, Sutton Road, Maidstone, Kent ME17 3NQ.**

If your complaint remains unresolved, you are entitled to contact: **Complaints Department, Lloyd's, 1 Lime Street, London EC3M 7HA.**

Complaints may subsequently be referred to the **Financial Ombudsman Service**.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Axiom Underwriting Agency Limited is Authorised and Regulated by the Financial Services Authority. All Axiom Underwriting Agency Limited insurances issued in the UK for individual customers or 'small businesses' are covered by the **Financial Services Compensation Scheme**. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300).