

## SUMMARY OF INDIVIDUAL PERSONAL ACCIDENT AND/OR ILLNESS

<b>INSURER</b>	<b>Axiom Underwriting Agency Limited</b> on behalf of certain Underwriters at Lloyd's and Authorised Insurers. Names and participation can be made available on request.
<b>COVER</b>	This insurance provides a benefit to the insured person in the event they sustain accidental bodily injury or suffer sickness during the operative time and term of the insurance. <b>Definitions:</b> <ul style="list-style-type: none"> <li>• "Accident" means a sudden, unexpected, unusual, specific event which occurs at a specific time and place.</li> <li>• "Bodily Injury" means identifiable physical injury sustained during the period and operative time of the of insurance, which is caused by an accident and solely and independently of any other cause occasions the death or disablement of the insured person within twelve calendar months from the date of the accident.</li> <li>• "Sickness" means illness or disease which first manifests itself during the period of insurance and occasions the total disablement of the insured person within twelve calendar months of first declaring itself.</li> </ul>
<b>OPERATIVE TIME OF COVER</b>	Cover may be operative on a 24 hour basis or during a specific period only. The Operative Time of cover applicable to your insurance will be shown in your Schedule.
<b>TERM OF INSURANCE</b>	The majority of Personal Accident/Sickness insurances are issued for a twelve month period. Your Schedule will show the period of insurance applicable to your insurance
<b>CANCELLATION</b>	<b>You have the right to cancel this insurance at any time.</b> 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.
<b>IN THE EVENT OF A CLAIM</b>	Immediate written notice must be given to Underwriters of any accident or illness which gives rise to or may give rise to a claim under this insurance. All correspondence should be addressed to One Claims, The Old Building, Bishops College, Churchgate, Cheshunt, Herts EN8 9XH
<b>SUMMARY OF COVER</b>	
<p><b>This is a Policy Summary only. It does not contain the full terms and conditions of the contract.</b> For full details of all terms, conditions &amp; exclusions, please refer to the Certificate of Insurance wording (a copy of which is available on request). The main benefits available are summarised below, <b>not all benefits may be applicable to your certificate.</b> Please refer to your Schedule for details of the specific benefits and level of cover applicable to each insured person..</p>	
<b>BENEFITS</b>	
<b>ACCIDENT</b>	
Accidental Death	
Total and irrecoverable loss of sight of one or both eyes	
Permanent loss of or loss of use of one/two limbs ( <i>as defined below</i> )	
Permanent Total Disablement ( <i>as defined below</i> )	
Temporary Total Disablement ( <i>as defined below</i> ) payable per week. This benefit is payable, beyond the excess period, up to the maximum number of weeks stated in the Schedule	
Temporary Partial Disablement ( <i>as defined below</i> ) payable per week. This benefit is payable, beyond the excess period, up to the maximum number of weeks stated in the Schedule	
<b>SICKNESS</b>	
Total and irrecoverable loss of sight of both eyes	
Permanent Total Disablement ( <i>as defined below</i> ) by paralysis	
Temporary Total Disablement ( <i>as defined below</i> ) payable per week. This benefit is payable, beyond the excess period, up to the maximum number of weeks stated in the Schedule	
<b>DEFINITIONS</b>	
Loss of Limb	Means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.
Permanent Total Disablement	Disablement which entirely prevents the insured person from undertaking their usual business or occupation, which lasts twelve calendar months and at expiry of that period is beyond hope of improvement.
Temporary Total Disablement	Disablement which entirely prevents an insured person from undertaking their usual business or occupation.
Temporary Partial Disablement	Disablement which prevents an insured person from undertaking a substantial part of their usual business or occupation.

EXTENSIONS	
Medical Expenses	Medical expenses incurred as a direct result of an admitted claim under this insurance will be paid up to a maximum of £1,500. Refer to the Certificate of Insurance for full details of the cover available.
Hospital Expenses	In the event of a claim being payable under this insurance, a payment for each 24 hour period spent by the insured as a hospital inpatient up to a maximum of £1,000. Refer to the Certificate of Insurance for full details.
Disappearance	The disappearance of the insured during the period of insurance shall be deemed a claim, if after a period of 12 months there is reason to presume the death of the insured has occurred as a result of an occurrence covered under this insurance.
Hijack	Accident shall include hijack, attempted hijack and exposure to the elements resulting from hijack.

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/CONDITIONS/LIMITATIONS	
War and Terrorism	War, terrorism and related risks plus radioactive contamination
Hazardous activities/sports	Military service or operations, winter sports, martial arts, equestrian sports, diving involving the use of breathing apparatus, boxing, wrestling, rugby, mountaineering or rock climbing normally involving the use of ropes or guides, potholing, hang gliding, parachuting or other aerial activities, driving or riding in any kind of race, or professional sports.
Aviation	Air travel other than as a passenger.
Suicide and criminal act	Committing or attempting to commit suicide, intentional self injury, criminal act, deliberate exposure to exceptional danger, drug and alcohol abuse.
AIDS (Acquired Immune Deficiency Syndrome)	AIDS and related conditions
Pregnancy and pre-existing conditions	Pregnancy, childbirth or any pre-existing condition, physical or mental defect, infirmity or condition for which the insured person has received medical treatment or advice in the 12 months prior to inception of the insurance.
Benefit Period	The benefit for temporary disability is payable for a limited period. Please refer to your Schedule for details of the benefit period applicable to your insurance.
Excess period	The initial period of temporary disablement may not be payable. Please refer to your Schedule for details of the excess period.
Total Sum payable	The total sum payable under this insurance in respect of one or more claims during any one period of insurance, shall not exceed the largest sum insured.
Benefits payable	Compensation shall not be payable under more than one of the benefits in respect of the consequences of the same accident or sickness (other than temporary partial disablement preceding/following temporary total disablement).

COMPLAINTS PROCEDURE
<p>In the first instance these should be referred to the <b>agent or broker arranging the insurance</b>.</p> <p>In the event that you remain dissatisfied the problem can be referred to <b>The Managing Director, Axiom Underwriting Agency Limited, The Rose Barn, Langley Park Farm, Sutton Road, Maidstone, Kent ME17 3NQ</b>.</p> <p>If your complaint remains unresolved, you are entitled to contact: <b>Complaints Department, Lloyd's, 1 Lime Street, London EC3M 7HA</b>.</p> <p>Complaints may subsequently be referred to the <b>Financial Ombudsman Service</b>.</p>

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
<p>Axiom Underwriting Agency Limited is Authorised and Regulated by the Financial Services Authority. All Axiom Underwriting policies issued in the UK for individual customers or 'small businesses' are covered by the <b>Financial Services Compensation Scheme</b>. 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).</p> <p>Further information about compensation scheme arrangements is available from the FSCS (<a href="http://www.fscs.org.uk">www.fscs.org.uk</a> telephone number 0207 892 7300).</p>