

keyfacts

Policy Summary – LocumGUARD Personal Accident or Accident and Illness Insurance - AXA Insurance UK plc

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

Type of Insurance Cover

LocumGUARD Personal Accident or Accident and Illness insurance which provides financial benefits in the event of you, your partners or insured employees being unable to work due to an accident, illness, permanent loss of limb, sight or hearing or accidental death. It will help you cover the cost of maintaining your practice should illness or accidents stop you or your partners from working as defined in the policy - *Please refer to your policy wording for full details.*

The maximum amount we will pay is the benefit shown in your certificate of insurance. We will only pay benefit for one loss for each accident or illness. The maximum lump sum benefit is £100,000 or up to five times the insured person's gross income whichever is the lower.

The limit for any one event is £2,000,000. – *Your certificate of insurance will show which option or combination of options you have chosen.*

Making a claim under locumGUARD

You will also be required to provide our claims department proof of the following:

- Locum Invoices or;
- Evidence of your increased salary costs as evidenced by past audited accounts and current expenditure - *This information may need to be verified by your accountants.*
- Details of similar insurance plans that may provide benefit for this claim

Features and Benefits

What is Covered

Benefit payments will be made in respect of an accident or illness certified by the doctor of the insured person which results in:

- Temporary total incapacity,
- Permanent total incapacity or
- Permanent loss of limb, sight or hearing or
- Accidental death

Please refer to your policy wording for definitions and full details.

Significant or unusual Exclusions or Limitations - What is Not Covered:

Any claim arising from, resulting from, consisting solely of or sustained by:

- Any existing sickness, medical condition, injury, illness, chronic or recurring disease whether diagnosed or not, which was known of at the start of this insurance or which the insured person had received treatment for in the 24 months up to the start of this insurance.
- Boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, winter sports, potholing, bungee jumping, hunting on horseback, parachuting, powerboat racing, underwater diving, yacht racing or any race, trial or timed motor sport event.
- Alcohol, solvent abuse or drugs (other than drugs taken under the direction of a doctor or consultant and not to treat drug addiction)
- Suicide or attempted suicide or the insured person deliberately injuring themselves
- A back-related condition unless there is radiological evidence of a medical abnormality or visible wound, bruising, or a consultant certifies that it is only the insured person's condition that prevents them from working.
- Stress, anxiety or depression or any mental or nervous disorder unless a consultant certifies that it is only the insured person's condition that prevents them from working.
- War, civil commotion, revolution, terrorism, riot or any similar event
- Radioactive contamination
- Any insured person after the age of 65 years
- You or the insured failing to follow the advice of your or their doctors or

Duration

This policy is annually renewable policy; please refer to your certificate of insurance for details.

Cancellation period

You are free to cancel this policy at anytime.

Claim Notification

To register a claim contact the Claims Department at Compass Underwriting in writing, phone 020 7398 0100 or go to www.compassuw.com to get a claim form.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed the intermediary who arranged this insurance for you, and escalated, if necessary, to Compass Underwriting. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk