

INCOME PROTECTION & PERSONAL INJURY BENEFIT WORDING

1. Cover provided

- 1.1 The underwriters will pay the benefit shown in the tables of benefit if, at any time during the period of insurance, the insured person suffers an accidental injury or illness (see the definition below).
- 1.2 This cover also applies if the insured person is disabled as a result of being exposed to the elements after an incident involving the transport the insured person is travelling in.

2. Definitions

- 2.1 Accidental Injury - a sudden, unexpected and unusual event which happens at a certain time and place during the period of insurance. This must be the only cause (except for illness directly resulting from, or medical or surgical treatment which is needed by, the injury) which causes the death or disability of the insured person within 12 calendar months of the date of the accident.
- 2.2 Illness - a sickness or disease which first occurs during the period of insurance and which results in a disability covered by this insurance within 12 calendar months of the illness showing itself.
- 2.3 Total disability - disability that entirely prevents the insured person from carrying out his or her usual occupation shown over the page.
- 2.4 Loss of Limb - total and permanent loss of use of a hand at or above the wrist or a foot above the ankle.
- 2.5 Permanent - Lasting more than 24 consecutive months with no hope of improvement.
- 2.6 Treatment - any illness or injury that requires medical treatment, medication, in-patient or out-patient hospital care, therapy or monitoring by a doctor or specialist.

3. Conditions relating to accident and/or illness benefit

- 3.1 Weekly payments will be made, subject to written proof of claim including medical evidence, at the end of each calendar month, unless medical opinion recommends a longer period. There will be a proportionate payment in respect of any period of less than one month.
- 3.2 Lump sum payments in respect of the accident benefits, if selected, will be made in addition to payments under 3.1 above.

4. General conditions

- 4.1 You must immediately give the intermediary who arranged this insurance written notice of any change in the insured person's occupation, pastimes or circumstances relevant to this insurance. Accidents or illnesses arising from any change in circumstance will not be covered by this insurance until the underwriters have agreed to the change and you have paid any extra premium due.
- 4.2 If the certificate holder makes any claim, which you know is false or fraudulent in any way, this insurance will end and the underwriters will not pay any claim.
- 4.3 If the insured person is in any accident or suffers any illness which may give rise to a claim under this insurance, you must return a fully completed claim form within 30 days of either the incident date or the first date of your incapacity to: Compass Underwriting, Asia House, 31/33 Lime Street, London, EC3M 7HT. Phone: 020 7398 0100.
- 4.4 If the insured person becomes or may become disabled, he or she must see a qualified medical practitioner as soon as possible.
- 4.5 If you make a claim under this insurance the insured person must allow the underwriter's medical advisor to examine him or her as often as necessary.
- 4.6 The underwriters will only pay medical expenses up to:
 - 4.6.1 20% of the benefit due; and
 - 4.6.2 less any amount covered by other insurances.
- 4.7 You may choose which law will apply to this insurance. Unless you and the underwriters agree otherwise, this insurance will be governed by English law and any disputes will be dealt with by the English courts.
- 4.8 Any income replacement benefits that the underwriters pay must not be more than your basic weekly wage after deductions.
- 4.9 You understand that we will process any information about you according to the terms of the Data Protection Act 1998, for the purpose of providing insurance and handling claims. We may also need to pass this information to other people or organisations.

5. General exclusions

The underwriters will not be liable for disability directly or indirectly resulting from the following:

- 5.1 The insured person committing or attempting to commit suicide, intentionally injuring themselves or deliberately putting themselves in danger (except in an attempt to save human life).
- 5.2 The insured person taking part in any criminal act.
- 5.3 The insured person riding or driving in any kind of race.
- 5.4 The insured person taking part in operational duties as a member of the armed forces.
- 5.5 The insured person mountaineering or rock climbing if this would normally need ropes or guides.
- 5.6 Biological and chemical weapons, acts of war, riot, revolution, strike, or any similar event. Acts or threats of terrorism.
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.
- 5.7 The insured person flying except in a fully licensed passenger plane as a passenger.
- 5.8 HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any related illness.
- 5.9 Any injury, condition or illness which existed at the start of this insurance which you did not reveal on your application form or at any time when you renewed this insurance (failure to disclose a condition could invalidate any claim that you might make).
- 5.10 Mental illness, nervous anxiety, depression, emotional disorders or stress-related conditions or complaints (even if the mental illness, nervous anxiety, depression, emotional disorder or stress-related conditions or complaints arose out of a physical accident or injury).

6. Premiums and cancellation

- 6.1 If you are paying the premium for this insurance by direct debit (as shown in the schedule of insurance), this insurance will automatically end if any payment is not made and you fail to put this right within 14 days.
- 6.2 You may cancel this insurance within 30 days after the start date. You must write to us and we will refund any premium and insurance premium tax that we may have collected as long as we are not aware of any claims. If you do not do this, we will assume you have accepted this insurance and have agreed to keep to its terms and conditions.
- 6.3 You have the right to cancel this insurance at any time by giving us written notice at our registered office. The cancellation will apply when we receive your written notice. We will return any unearned premium you have paid for any period of cover, which you have not used. However, this only applies if you have not made a claim. You will be responsible for cancelling the direct debit mandate (if this applies).

6.4 We may cancel this insurance, for any reason, by giving written notice to you at your last known address confirming that all cover will end 30 days after the date of our notice. We will return a percentage of any premiums you have paid for any period of cover, which you have not used, unless you have made a claim.

6.5 If you make a claim under this insurance, you must pay the balance of the premium.

7. Claims Procedure

7.1 see overleaf

8. Complaints procedure

8.1 If you have any question or complaint you should first contact UIB as named over the page. If you are still unhappy, please write to The Managing Director, Compass Underwriting Limited, Asia House, 31/33 Lime Street, London EC3M 7HT or fax 020 7398 0109 or e-mail complaints@compassuw.co.uk.

8.2 If you are not satisfied with the way a complaint has been dealt with, you may ask the Complaints and Advisory Department at Lloyd's to review your case. The address to write to is: Complaints and Advisory Department, Lloyd's, One Lime Street, London, EC3M 7HA.

Phone: 020 7327 5693 or fax 020 7327 5225 E-mail: lloyds-regulatory-complaints@lloyds.com. You may refer complaints that cannot be sorted out by the Complaints department to the Financial Ombudsman Service. You can get more details at the appropriate stage of the complaints process. This does not affect your right to take legal action.

9. Endorsement

9.1 The underwriters will not cover conditions declared by you in the proposal form, for which you had treatment in the last 24 months prior to the inception of this policy (see 5.9 above). These conditions will however be covered if you do not receive any form of treatment in the next 12 months.