



Sickness Shield

Individual Personal Accident and Illness Insurance

Policy Summary

Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Policy document. This Policy Summary does not form part of the Policy document. A copy of the Policy is available on request.

The Policy is a personal accident and sickness insurance contract that provides cover for persons under the age of 70 years. The sections that apply to your insurance will be stated in the Schedule.

The standard duration of the contract is 12 months from the date on which cover incept. Any variations to this duration will be shown in the schedule. If your period of insurance is more than one year you may need to review and update this cover periodically to ensure it remains adequate.

The policy is underwritten by Canopius Underwriting Limited on behalf of Syndicate 4444 at Lloyd's.



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Significant features, benefits and exclusions

The Section Schedules describe when the contract operates together with the benefits and limits that apply to each person insured.

Significant cover	Significant features	Limitations and exclusions
Personal Accident – page 8		
Accidental Death	Lump sum compensation.	
Loss of Limbs and Sight	Lump sum compensation following an injury.	
Permanent Total Disablement (PTD)	Lump sum compensation following an injury as defined in the Schedule.	Where you are not in full time employment, PTD is defined as any and every occupation.
Temporary Total Disablement (TTD) or Temporary Partial Disablement (TPD)	Weekly income as a result of an injury which temporarily prevents an Insured Person from carrying out the whole of their occupational duties (TTD) or part of their occupational duties (TPD).	The benefit period and deferment period is stated in the schedule.
Medical Expenses	Paid in additional to the above benefits.	Maximum of 20% of the TTD sum insured.
Permanent Disability (Continental Scale) – page 9		
	Lump sum based on set percentages dependent on the degree of disablement.	
Sickness Section – page 8		
Loss of Sight	Lump sum compensation following an illness.	Excluding alcohol abuse or addiction, HIV or AIDS or ARC and pre-existing medical conditions 24 months prior to the effective date until 24 months has elapsed with no medical treatment for that condition.
Permanent Total Disablement by Paralysis	Lump sum compensation following an illness.	
Temporary Total Disablement (TTD) or Temporary Partial Disablement (TPD)	Weekly income as a result of an illness which temporarily prevents an Insured Person from carrying out the whole of their occupational duties (TTD) or part of their occupational duties (TPD).	The benefit period and deferment period is stated in the schedule.
Medical Expenses	Paid in additional to the above benefits.	Maximum of 20% of the TTD sum insured.
Hospital and Convalescence Benefit – page 10		
	If hospitalised from an injury a daily allowance is payable.	Hospitalisation is payable for 8 weeks. Convalescence following 4 nights in hospital up to 4 weeks.
Burns Benefit – page 11		
	Up to a maximum of £5,000	The lump sum follows a benefit scale shown in the policy.
Facial Scarring Benefit – page 11		
	Up to a maximum of £1,000	The lump sum follows a benefit scale shown in the policy.

General exclusions that apply to all sections – page 4

- War and Terrorism
- Flying other than as a passenger
- Pregnancy within 2 months of the estimated date of delivery, or childbirth
- Nuclear or radioactive contamination
- Weapons of mass destruction
- Professional sports
- Armed Forces operational duties
- Illness where you have received or required medical or psychiatric treatment or counselling in 24 months prior to the effective date until 24 months have elapsed where you have not received nor required any medical or psychiatric treatment or counselling for the said illness
- HIV and AIDS or ARC
- Age limit 70 years

Conditions – page 2

All material facts should be disclosed (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

The parties are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary this shall be subject to English Law.

Claims notification – page 2

On the happening of any occurrence likely to give rise to a claim under the policy, it is a condition precedent to our liability under the policy that you will ensure that notice is given to us in writing as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice shall include full particulars of the occurrence.

You should contact your insurance intermediary who sold you the policy at the address and telephone number that will appear on the intermediary's correspondence.

Cooling-off period – page 1

If the cover does not meet your requirements within fourteen (14) days of the cover starting or the day on which you receive the documents, whichever is the later we will refund all premiums paid provided you have not made a claim.

Cancellation – page 3

Only you and us may cancel the policy or any cover. We will give 30 days written notice and you will give 30 days written notice. Any unearned portion of the premium paid will be returned, subject to a minimum retention of one half of the annual premium or £150, whichever is the lesser.

Disputes and complaints – page 1

We are dedicated to providing you with a high quality service and want to ensure that this is maintained at all times. If you feel that we have not offered a first class service please write and tell us and we will do our best to resolve the problem. Our contact details are:

Head of Accident & Health
Canopus Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA

If you have any questions or concerns about the insurance or the handling of a claim you should, in the first instance, contact your insurance intermediary. If you have a problem concerning any aspect of your insurance please contact your insurance intermediary.

In the event you remain dissatisfied and wish to make a complaint it may be possible in certain circumstances for you to refer that matter to the Policyholder & Market Assistance at Lloyd's. Their address is:

Policyholder & Market Assistance
Lloyd's Market Services, One Lime Street, London EC3M 7HA
Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

In the event that the Policyholder & Market Assistance team is unable to resolve your complaint, it may be possible for you to refer it to the Financial Ombudsman Service (FOS).

Following the complaints procedure with the FOS does not affect your rights to take legal action. Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme – page 1

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations under this contract. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk:

7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN

Canopius Underwriting Limited - Gallery 9, One Lime Street, London, EC3M7HA

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