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This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover and the terms and conditions.

### What is this type of insurance?

This is a personal accident and illness insurance policy to insure you against bodily injury and/or illness. Cover will only be provided for the benefits you select.



#### What is insured?

##### Section 1 Accident

Unless otherwise stated in your policy schedule, the following is insured:

- ✓ Death
- ✓ Loss of sight in one or both eyes
- ✓ Loss of a limb
- ✓ Permanent Total Disability which entirely prevents you from doing your job for at least 52 consecutive weeks and shows no signs of ever improving
- ✓ Temporary Total Disability which entirely prevents you from carrying out all parts of your job for a period of time
- ✓ Temporary Partial Disability which prevents you from carrying out a major part of your job for a period of time
- ✓ Medical Expenses following a valid claim for Temporary Total Disability or Temporary Partial Disability
- ✓ Disappearance if your body is not found within 12-months of your disappearance and sufficient evidence is produced that leads us to conclude that you have sustained bodily injury which has caused your death

##### Illness (if selected)

- ✓ Loss of sight in both eyes
- ✓ Permanent total disability (which entirely prevents you from doing your job for at least 52 consecutive weeks and shows no signs of every improving) by paralysis only
- ✓ Temporary Total Disability which entirely prevents you from carrying out all parts of your job for a period of time

##### Optional cover (if selected)

- ✓ Cover for permanent disabilities such as total loss of use of fingers, shoulder, elbow, toes, hip, knee and ankle



#### What is not insured?

- ✗ Death caused by illness, unless that illness directly resulted from accidental bodily injury
- ✗ Accidental bodily injury that happens outside the period of this insurance
- ✗ Your suicide or attempted suicide or intentional self-injury
- ✗ A criminal act by you
- ✗ Your being under the influence of alcohol or drugs
- ✗ Your deliberate exposure to exceptional danger, your engaging in flying of any kind other than as a passenger
- ✗ War, whether war be declared or not, hostilities or any act of war or civil war, nuclear reaction, nuclear radiation or radioactive contamination or your engaging in or taking part in armed forces service or operations
- ✗ Pre-existing conditions of which you were aware or should have been aware at inception of this insurance or for which you have been treated at any time during the 5 years prior to the inception of this insurance
- ✗ A chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome or fibromyalgia
- ✗ Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type
- ✗ Sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS), AIDs related Complex or Human Immuno-deficiency Virus or any related condition
- ✗ Diving where breathing equipment is needed or used, rock climbing, mountaineering, potholing, hang-gliding, parachuting or racing (other than athletics or swimming)
- ✗ Any benefit or any portion of a benefit for disablement arising from the interaction between bodily injury and another medical condition



### Are there any restrictions on cover?

- ! Endorsements may apply to your policy
- ! If the benefit for death is not covered and an accident results in your death within 12 months following the date of the accident then no benefit will be payable, other than for temporary total disability for any applicable period prior to your death
- ! If the benefit for death is covered and an accident results in your death within 12 months following the date of the accident and prior to the definite settlement of any other benefit, the only benefit payable will be the benefit for death
- ! The accident must cause death or bodily injury within 12-months of the accident
- ! Illness must cause your total disablement within 12-months of the symptoms first appearing
- ! Permanent total disability must last for at least 52 consecutive weeks and show no signs of ever improving
- ! If illness cover is selected, illness causing loss of sight or permanent total disability by paralysis will not be covered if it results in death within 52 weeks of the illness



### Where am I covered?

- ✓ This cover applies to anywhere in the world, unless endorsed otherwise on the Policy Document



### What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this insurance you must:
  - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
  - notify your broker as soon as practicable.
  - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
  - provide your broker with all the information we reasonably require.
- You must report any claim or event that might give rise to a claim as soon as possible
- You must take care to prevent any accidents of injury



### When and how do I pay?

The premium for this policy is shown in your Schedule. Your broker will advise you of the full details of when and the options by which you can pay.



### When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your Schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy. The policy is renewable each year



### How do I cancel the contract?

You can cancel your policy within 14 days of the date you received your policy documentation and receive a full refund of premium, provided you have not made a claim. You are also able to cancel your policy at any time after the initial 14-day period and we will refund your premium less a charge for the time you were covered providing you have not made a claim.