

## Personal Accident (PA) Summary

### Insurer

This contract of insurance is underwritten by Catlin Insurance Company (UK) Ltd., under a facility administered by Lumley Insurance Limited. Catlin Insurance Company (UK) Ltd. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reg. No. 423308).

### Policy Summary

The following summary does not contain the full terms and conditions of the insurance which can be found in the Insurance Certificate. This summary does not form part of your contract of insurance. You need to keep us informed about any changes in your circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

The Period of Insurance will be for 12 months (and is renewable) unless otherwise agreed by Underwriters. The period of Insurance will be shown in the Certificate Schedule.

This contract of insurance provides income protection following loss of a commercial flying licence for an individual professional pilot.

The maximum amount the Insurer will pay is the monthly benefit times by the months of benefit.

Please note in normal circumstances your premium is due to be paid in full by the inception date of the Certificate, unless you have specifically agreed alternative payment methods with your insurance advisor. Failure to pay the premium may result in your Insurance being cancelled.

Unless we have agreed otherwise with you, this insurance is governed by English Law. If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance contact your broker or insurance advisor

### **SIGNIFICANT FEATURES AND BENEFITS**

- Death, dismemberment and disablement coverage as a result of Accident

### **SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

- Active duty with an Armed Force
- HIV or AIDS
- Deliberate exposure to exceptional danger (except in an attempt to save life)
- Criminal acts
- Being intoxicated by alcohol or drugs
- Undertaking a professional sport for remuneration

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## **Cooling off period**

If you decide that you do not wish to proceed then you are entitled to cancel this contract of insurance by writing to Lumley Insurance Limited within 14 days of either:

- The date you receive this contract of insurance or
- The start of the period of insurance

whichever is later.

## **Cancellation**

After the Cooling off Period there are no cancellation rights under this insurance. EXCEPT by mutual agreement.

## **Claims**

We hope you will not suffer any misfortune, but if you do and wish to make a claim, please contact Lumley Insurance Limited at:

Lumley Insurance Limited,  
Southway House,  
Southway,  
Cirencester,  
Gloucestershire, GL7 1FN  
Telephone Number: 01285 885885  
Email: [admin@lumleyinsurance.co.uk](mailto:admin@lumleyinsurance.co.uk)

The Insurer will require you to complete a Claim Form as soon as practically possible.

## **Questions and Complaints**

If you have any questions or concerns about this insurance or the handling of a claim, please contact Lumley Insurance Limited.

If you wish to make a complaint, you can do so at any time by referring the matter to:

Complaints Manager  
Catlin Insurance Company (UK) Ltd.  
20 Gracechurch Street  
London  
EC3V 0BG  
Telephone Number: +44 (0)20 7743 8487  
Email: [Catlinukcomplaints@catlin.com](mailto:Catlinukcomplaints@catlin.com)

If the Insured remains dissatisfied after the Complaints Manager has considered their complaint, or the Insured has not received a final decision within eight weeks, The Insured can refer their complaint to the Financial Ombudsman Service at:

Exchange Tower  
London  
E14 9SR  
United Kingdom  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **Financial Services Compensation Scheme (FSCS)**

Catlin Insurance Company (UK) Ltd. is covered by the Financial Services Compensation Scheme. The Insured may be entitled to compensation from the Scheme if we are unable to meet our obligations under this contract of insurance. If the Insured were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

## **United Kingdom Data Protection Act 1998**

The Insured should understand that any information they have provided will be processed by the Insurers, in compliance with the provisions of the United Kingdom Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.