

Individual Permanent Inability to Fly Insurance (Specified Illnesses only) Summary

Policy Summary

The following summary does not contain the full terms and conditions of the insurance which can be found in the 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.

Insurer

This 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).

About this Insurance

This contract of insurance provides cover if the Insured becomes Permanently unable to fly as a consequence of the Specified Illnesses stated in the circumstances set out in this Certificate. The payment of Benefit is always subject to the terms and conditions of this Certificate. 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.

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 Lumley Insurance Limited. 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 Lumley Insurance Limited.

SIGNIFICANT FEATURES AND BENEFITS

- Permanent inability to fly solely and directly as a consequence of a Specified Illness first diagnosed during the Period of Insurance

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Employment Cover only
- Active duty with an Armed Force
- HIV or AIDS, chronic fatigue syndrome or myalgia
- Mental disorders
- Pre existing conditions
- Criminal acts
- Deliberate attempt to sustain bodily injury
- Undertaking professional sports 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: +44 (0)1285 885885
Email: 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

Complaints that cannot be resolved by the Complaints Manager may in certain circumstances be referred to the Financial Ombudsman Service.

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

Further details will be provided on request and at the appropriate stage of the complaints process.

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From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44 (0) 20 7964 1000

Fax: +44 (0) 20 7964 1001

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

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