

PERSONAL ACCIDENT POLICY SUMMARY

Should you have any queries about this cover please contact us and we will be pleased to help you.

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1. This policy summary does not contain the full terms and conditions of the Personal Accident policy. For a full explanation of the terms and conditions, you must read the policy wording.
 2. This policy is underwritten by Certain Underwriters at Lloyd's of London, arranged through Lycetts, Browne-Swinburne and Douglass Ltd.
 3. This is a Personal Accident Policy which covers you up to the sums insured as specified in the policy schedule.
 4. Features and Benefits: Please refer to the policy wording for a full explanation of what is covered:
 - Death, Loss of one or more limbs, Total loss of sight of one or both eyes, loss of one limb and one eye.
 - Permanent Total Disablement:
 - Temporary Total Disablement: (limited to 104 weeks)
 5. Standard Exclusions: The standard exclusions that apply to this policy are as follows. Please see the policy wording for a fuller explanation:
 - Suicide or attempted suicide;
 - Psychiatric, mental or nervous disorders;
 - Any operational duties as part of the armed forces;
 - Radioactive contamination;
 - War, invasion, civil war or terrorism;
 - Aviation other than as a passenger;
 - Any person over the age of 70 years;
- In certain circumstances, there will be other endorsements that we will apply to your policy, or other requirements that we will ask you to fulfil. In these cases, we will give you prior notification.
6. Policy Duration: This policy will last for one year from the inception date stated on your policy schedule, unless otherwise agreed by us in writing.
 7. Cancellation: If this policy does not meet your needs, you have the right to cancel it. Please write to us at the above address to tell us that you no longer require cover. You should do so within 14 days of receipt of the insurance documentation. Please return the policy schedule marked 'Cancelled'. If you exercise your right to cancel, a full return of premium will be given; the policy regarded as not taken up by you and cancelled from inception.
 8. Claims: In the event of any accident which causes or may cause a claim to be made under this insurance, written notice must be given as soon as practicable to:

Lycett, Browne-Swinburne and Douglass Ltd. 1 Stables Court, The Parade, Marlborough, Wiltshire SN8 1NP. Telephone: 01672 512512

Please have your policy number and details of the claim ready when you contact us/them to help us process the claim more efficiently.

9. Complaints: It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service, we have internal procedures for handling complaints fairly and promptly. In the first instance you should contact the Complaints Department at the following address:

Complaints Manager, Lycett, **Browne-Swinburne and Douglass Ltd.** 1 Staples Court, The Parade
Marlborough, Wiltshire. SN8 1NP

Or by email to: info@Lycetts.co.uk noting your name, address and policy number.

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to the Policyholder & Market Assistance:

Address: Lloyd's Market Services, Lloyd's, One Lime Street, London, EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Policyholder & Market Assistance department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

10. Compensation Scheme: Lloyd's insurers are covered by the Financial Services Authority' Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their website www.fscs.org.uk
11. Choice of Law and Language: The parties to this insurance can choose the law that applies to it. We have chosen the laws of England to apply. Under the terms and conditions of this policy, we have chosen to use the English language in all documents and communication relating to this policy