



# Personal Accident Insurance for Sports Clubs

**This Certificate is a legal contract between the Assured &/or Insured Person** and Canopus Syndicate 4444 and Travelers Syndicate 5000 (herein called the Underwriters). This Certificate and any Schedule, Endorsements and Clauses should be read as if they are one document. The Underwriters acceptance of this risk is based on the information presented to being a fair presentation of the Assured's &/or Insured Persons **Business** including any unusual or special circumstances which increase the risk and any particular concerns which have led the Assured &/or Insured Person to seek insurance. Any reference to the singular will include plural and vice versa. Any reference to any statute or statutory instrument will include modifications or re-enactment thereto. Any heading in this Certificate is for ease of reference only and does not affect its interpretation. Please ensure you examine your documents thoroughly to ensure it meets with your requirements, if not, contact your insurance advisor without undue delay.

**The Underwriters will provide the insurance described in this Certificate** subject to the terms and conditions for the Period of Insurance shown and any subsequent period for which the Assured &/or Insured Person shall pay the Underwriters shall agree to accept the premium.



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Authorised and regulated by the Financial Conduct Authority FRN 308626.  
Registered in England and Wales No. 3492137

## Personal Accident Insurance

### Certificate of Insurance

The Underwriters will provide the insurance described in this Certificate subject to the terms and conditions for the Period of Insurance shown and any subsequent period for which the Assured &/or Insured Person shall pay the Underwriters shall agree to accept the premium.

<b>Certificate No.</b>	<b>PSC P215152300 T</b>
<b>Binder Reference:</b>	<b>B0775RCB04721</b>
<b>Period of Insurance From 1st May 2023 to 30th April 2024 [both dates inclusive]</b>	
<b>Assured if other than the Insured Person</b>	<b>British Council for Chinese Martial Arts</b>
<b>Address</b>	<b>54 Wren Road Sidcup Kent DA14 4NG United Kingdom</b>
<b>Sport Insured:</b>	<b>Martial Arts</b>
<b>Operative Time:</b>	<b>Whilst taking part in Martial Arts Training; &amp; Non-Competitive Demonstrations; &amp; In-House Competitions only.</b>
<b>Insured Persons</b>	<b>Registered Instructors &amp; Students of British Council for Chinese Martial Arts</b>
<b>Broker's Ref</b>	<b>P0001753</b>
<b>Premium</b>	<b>£ *Nil</b>
<b>Insurance Premium Tax</b>	<b>£ Nil</b>
<b>Total</b>	<b>£ Nil</b>

**\*Minimum and Deposit Premium adjustable monthly on the rates noted.**

In Witness Whereof this Certificate has been signed on:

Date: 01 May 2023

By:   
ptise  
Insurance Limited

## Personal Accident Insurance

### Insuring Clause

The Underwriters agree to pay in accordance with the Schedule of Benefits if during the Period of Insurance the Insured Person sustains Bodily Injury following an Accident as defined herein, subject always to the terms, conditions, provisions, limitations and exclusions hereof whilst playing in matches on behalf of the Assured Club including all practice games and/or training organised by the Assured Club, and whilst travelling to and returning from away matches via rail, road, sea or air as an organised party within the confines of the United Kingdom under the Assured Club's auspices which shall solely and independently of any other cause within twelve calendar months from the date of the accident result in:

### Schedule of Benefits

This Certificate insures only those Items that have an amount entered against them.

1. Accidental Death.....	£ 50,000.00
2. Loss of one limb.....	£ 50,000.00
3. Total and irrecoverable loss of sight of one eye.....	£ 50,000.00
4. Loss of two limbs.....	£ 50,000.00
5. Total and irrecoverable loss of sight of both eyes.....	£ 50,000.00
6. Loss of one limb and Total and irrecoverable loss of sight in one eye...	£ 50,000.00
7. Permanent Total Disablement.....	£ 50,000.00
8. Temporary Total Disablement.....	£ 200.00 per week
9. Temporary Partial Disablement.....	£ Nil per week

**Benefit in respect of Items 8 and 9, Temporary Disablement**, shall be payable for such period or periods during which the Insured Person shall be disabled, up to but not beyond 54 weeks from the date on which he first becomes disabled, excluding the first 2 weeks of disablement.

**Medical expenses incurred in respect of Items 8 & 9** within the above time limit specified for such Items, will in addition be paid, in excess of any other valid or collectible insurance, up to but not exceeding 20% of the total amount of the claim admitted under those Items. (Up to maximum £15,000).

#### **Age Limit**

No cover shall attach under this Certificate if at the commencement date of the Period of Insurance the Insured Person has reached his 71st birthday

**\*For Children under 16 years of age at the date of the accident**, the Sum Insured for Death is limited to the sum insured shown in the Schedule of Benefits above or £10,000, whichever the lesser, and the Weekly Benefits are deleted.

## Personal Accident Insurance

### Endorsements, General Conditions & Definitions

#### Endorsements

**Geographical Limits:** **Worldwide**

**IT IS HEREBY NOTED AND AGREED THAT** cover under this Certificate **EXCLUDES** all travel to areas of War & Unrest unless declared and Agreed by Underwriter's prior to travelling to such areas.

#### **Definition of Area of War or Unrest**

Country or Area within a Country where the Foreign and Commonwealth office advise against "ALL" travel.  
[www.fco.gov.uk](http://www.fco.gov.uk)

**IT IS FURTHER HEREBY NOTED AND AGREED THAT** Cover under this Certificate is restricted to whilst the Insured Persons are on official Martial Arts Association duties on behalf of the Assured and whilst taking part in authorised Martial Arts Association Training; Competitions; & Demonstrations only

**IT IS FURTHER HEREBY NOTED AND AGREED THAT** cover under this Certificate is extended to include a Hospital Cash Benefit payable as a direct result of Bodily Injury following an Accident sustained during the operative time. **(Sum insured £25.00 per day payable for a maximum of 14 days, subject to a 2 days franchise).**

**Definition: day means each completed 24 hour period.**

**IT IS FURTHER HEREBY NOTED AND AGREED THAT** cover under this certificate is subject to the undermentioned Pre-Existing Exclusion Clause.

#### **Pre-Existing Exclusion Clause**

The Underwriters shall not be liable for claims arising out of or attributable to any physical defect, infirmity or medical condition known to than Insured Person at the inception date of this insurance or date of their addition, whichever the later.

**IT IS FURTHER HEREBY NOTED AND AGREED THAT** items 2 – 6 of the Schedule of Benefits are extended to include:

<b>Permanent loss of speech</b>	<b>100%</b>
<b>Permanent loss of hearing in both ears</b>	<b>100%</b>
<b>Permanent loss of hearing in one ear</b>	<b>25%</b>
<b>Permanent Loss of Sense of Taste &amp; Smell</b>	<b>25%</b>
<b>Loss of whole of lower jaw</b>	<b>100%</b>
<b>Prominently raised facial scarring totalling:</b>	
<b>15cm in length or 15sq. cm in area</b>	<b>20%</b>
<b>5cm in length or 5sq. cm in area</b>	<b>5%</b>
<b>Loss of use of one kidney</b>	<b>100%</b>
<b>Loss of use of whole of one lung</b>	<b>100%</b>

**Loss of speech** – shall mean total loss of speech which lasts for twelve months and at the end of that period is beyond hope of improvement.

**Loss of hearing** – shall mean total loss of hearing in one or both ears which lasts for twelve months and at the end of that period is beyond hope of improvement.

**Prominently raised facial scarring** – shall mean permanent raised scarring of the face.

**Loss of whole of lower jaw** – shall mean total loss of use of the lower jaw which lasts for at least 12 months and at the end of that period is beyond hope of improvement.

**Loss of use of one kidney** - shall mean total loss of use of one kidney which lasts for twelve months and at the end of that period is beyond hope of improvement.

**Loss of use of whole of one lung** - shall mean total loss of use of one whole lung which lasts for twelve months and at the end of that period is beyond hope of improvement.

## Personal Accident Insurance

### General Conditions & Definitions

#### Endorsements (Continued)

**IT IS FURTHER HEREBY NOTED AND AGREED THAT** cover under this Certificate is extended to include the Insured Person against expenses incurred for Dental Treatment by any legally qualified Dental Practitioner necessitated by Bodily Injury following and Accident while playing or officiating in matched.

**This Certificate will not pay for:**

1. Expenses in excess of £5,000
2. The first £50 of each and every claim
3. Loss or damage to dentures, bridges and crowns or other dental appliances

**IT IS FURTHER HEREBY NOTED AND AGREED THAT** the sum insured specified in item 8 of the Schedule of Benefits is limited to £50 per week in respect of persons not in full time gainful employment.

**Any One Accident / Incident Limit:**

The maximum amount Underwriters will pay in the aggregate under this Certificate in respect of all Insured Persons suffering Bodily Injury following an Accident in the same Accident or series of Accidents contributed to, caused by, or consequent upon the same original cause, event or circumstance.

**Underwriters total liability** shall not exceed in all the following limit: **£10,000,000**

**In the event of any one incident exceeding this figure**, the Underwriters liability in respect of each Insured Person shall be proportionately reduced until their total liability does not exceed said limit.

**IT IS FURTHER NOTED AND AGREED THAT** cover under this Certificate is extended to include the Insured Person against expenses incurred for **Broken Bones** as follows:

**Broken Bones Benefit:** Bodily Injury suffered following an Accident during the "Operative Time" resulting in the breaking of the following Bones, Underwriters will pay:

Arm; Leg; Cheekbone; & Collar Bone **£150**

(Maximum £300 per Insured Person)

No Cover if a valid claim is made under Item 8 – Temporary Total Disablement.

**IT IS FURTHER NOTED AND AGREED THAT** cover under this Certificate is extended to include the Insured Person against expenses incurred for Physiotherapy expenses as authorised by a qualified medical practitioner

**Physiotherapy** (maximum number of Physio' Sessions) **10**

Maximum Benefit per Person **£ 350**

**IT IS FURTHER NOTED AND AGREED THAT** cover under this Certificate is extended to include the Insured Person against expenses incurred for medical treatment expenses as authorised by a qualified medical practitioner, up to a maximum of £1,000 in total with an excess of £50 each and every claim.

**IT IS FURTHER NOTED AND AGREED THAT** the premiums for this policy are payable monthly at a rate of £2.75 + IPT per Instructor and Student.

# Personal Accident Insurance

## Conditions

### Information you have given us

In deciding to accept this insurance and in setting the terms and premium, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this insurance as if it had never existed and decline all claims. However, if we establish that, unknown to you, an Insured Person deliberately or recklessly provided false or misleading information we shall treat this insurance, in so far as it relates to the Insured Person concerned, as if it had never existed and decline all claims relating to such Insured Person.

If we establish that you carelessly provided us with false or misleading information it could adversely affect your insurance and any claim. For example we may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. However, if we establish that, unknown to you, an Insured Person was careless in providing information then we shall treat this insurance, in so far as it relates to the Insured Person concerned, as if it had never existed and refuse to pay claims and return a proportion of the paid premium that relates to such Insured Person. We will only do this if we provided you with insurance cover which we would not otherwise have offered;

If we establish that you or an Insured Person was careless in providing us with the information we have relied upon in accepting this insurance and setting its terms and premium we may:

- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by you or an Insured Person's carelessness; or
- charge you more for your insurance or reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
- cancel your insurance in accordance with the "Cancelling this insurance" section below.

We or your broker will write to you if we:

- intend to treat this insurance as if it had never existed; or
- need to amend the terms of your insurance; or
- require you to pay more for your insurance.

### Notifying us of any changes or inaccuracies

If you become aware that information you have given us is inaccurate or has changed, you must inform your broker as soon as practicable.

When we are notified that information you previously provided is inaccurate, or of any changes to that information, we will tell you if this affects your insurance. For example we may amend the terms of your insurance or require you to pay more for your insurance or cancel your insurance in accordance with the "Cancelling this insurance" section below.

If you fail to notify us that information you have provided is inaccurate, or you fail to notify us of any changes, this insurance may become invalid and we may not pay your claim, or any payment could be reduced.

## Personal Accident Insurance

### Conditions - *continued*

#### **Cancelling this insurance**

You can cancel this insurance at any time by writing to your broker.

We can cancel this insurance by giving you thirty (30) days' notice in writing. We will only do this for a valid reason (examples of valid reasons are as follows):

- non payment of premium;
- a change in risk occurring which means that we can no longer provide you with insurance cover;
- non-cooperation or failure to supply any information or documentation we request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

#### **Refund of premium**

This insurance has a cooling off period of fourteen (14) days from either:

- the date you receive this insurance documentation; or
- the start of the period of insurance

whichever is the later.

If you cancel this insurance within the cooling off period then, provided you have not made a claim, we will refund in full any premium you have paid.

If this insurance is cancelled outside the cooling off period then, provided you have not made a claim, you will be entitled to a pro rata refund of any premium paid, less a 15% cancellation fee (subject to a minimum of £25).

If we pay any claim in whole or in part, then no refund of premium will be allowed.

#### **The Underwriters shall only be liable:-**

- under Item 1 of the Schedule of Benefits if death occurs within twelve calendar months of the date of the accident.
- under Items 2 to 6 of the Schedule of Benefits if the period of Total Disablement giving rise to the claim for this Item commences within twelve calendar months of the date of the accident and lasts for twelve consecutive calendar months or more.
- under Item 7 of the Schedule of Benefits if the disability giving rise to the claim under this Item manifests itself within twelve calendar months of the date of the accident and lasts for twelve consecutive calendar months or more.

**In respect of any accident covered under this Insurance** no benefit will be payable under more than one of the items in the Schedule of Benefits in respect of the consequences of one Accident, and no Temporary Total Disablement benefit will become payable until the total amount has been ascertained and agreed. Where any payment is made for Temporary Total Disablement benefit, the amount paid will be deducted from any lump sum subsequently payable in respect of the same Accident.



## Personal Accident Insurance

### Conditions - *continued*

**In the event that an accident covered under this Insurance** should result in the death of the Insured Person within twenty-four calendar months of the date of such accident and prior to the definite settlement of a claim for disablement as provided for under Items 2 to 7 of the Schedule of Benefits, there shall be paid instead of such claim for disablement the Sum Insured payable for Item 1 Death.

**Any claim for medical expenses** hereunder shall be payable only to the extent of the difference between the total amount of such claim as calculated in accordance with the provisions stated in the Schedule of Benefits and the total of any amounts due from other insurances and medical schemes covering the same expenses.

**If the Insured Person disappears during the Period of Insurance** and is not found within twelve months of disappearing, and that sufficient evidence is produced that leads Underwriters inevitably to the conclusion that the Insured Person has sustained Bodily Injury and that such injury has caused the Insured Person's death, the Sum Insured for Item 1 Death shall become payable hereunder. If at any time after such payment the Insured Person shall be found to be living, the sum thus paid shall be refunded to the Underwriters.

**If at the expiry date of the Period of Insurance the Insured Person is subject to the control of persons effecting a hijack or kidnap**, cover under of this Insurance will continue without additional premium for a further period not exceeding twelve calendar months in all until the Insured Person has been released and has travelled direct from the place of his detention to his home or original destination.

### **Evidence Required**

In connection with any claim:

- A) all medical certificates, reports, information and evidence required by the Underwriters to substantiate that claim must be supplied at the Assured &/or Insured Person's own expense and in such form as the Underwriters may reasonably require;
- B) the Insured Person must undergo a medical examination and provide medical evidence to the Underwriters (at the Underwriters expense) as often as the Underwriters may reasonably require following receipt of that claim; and
- C) no benefit shall be payable in respect of that claim where the Insured Person fails to undergo such medical examination or provide such medical evidence as referred to in B above.

### **Data Protection**

Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 2018. For the purpose of providing this insurance and the handling of any claims or complaints, we may need to transfer to other parties certain information which you have provided to us.

### **Sanctions**

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

### **Choice of law**

You and we are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

### **Rights of third parties**

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.



# Personal Accident Insurance

## Definitions

**“Accident”** means a sudden, unexpected, unusual, specific, external event which occurs at an identifiable time and location during the Period of Insurance.

**“Bodily Injury”** means identifiable physical injury which

(a) is caused by an Accident, and

(b) solely and independently of any other cause except illness directly resulting from, or medical or surgical treatment rendered necessary by, such bodily injury, results in the Insured Person’s death or disablement as provided for under this Insurance within twenty-four calendar months of the date of such Accident

Bodily Injury shall also include exposure resulting from a mishap to a conveyance in which the Insured Person is travelling; the date of such mishap shall be deemed to be the date of the Accident causing such bodily injury.

**Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by you or any other party.

**Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

## Cyber Incident

1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

**“Illness”** shall mean any sickness or disease.

**“Loss of a limb”** means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

**“Permanent Total Disablement”** means disablement which entirely prevents the Insured Person from engaging in their usual occupation and which lasts for twelve consecutive calendar months and at the end of that time is beyond prospect of improvement.

**“Temporary Total Disablement”** means disablement which entirely prevents the Insured Person from engaging in their usual occupation

**“Temporary Partial Disablement”** means disablement which prevents the Insured Person from engaging in more than 60% of their usual occupation.

## Personal Accident Insurance

### Exclusions

The Underwriters shall not be liable for death or disablement directly or indirectly resulting from:

1. the Insured Person's suicide, attempted suicide or intentional self injury
2. the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life).
3. the Insured Person's own criminal act.
4. the Insured Person engaging in riding or driving in any kind of race.
5. the Insured Person's engaging in any form of operational duties as a member of the armed forces.
6. the Insured Person engaging in mountaineering or rock-climbing normally requiring the use of ropes or guides.
7. the Insured Person engaging in aerial activities other than air travel as a passenger.
8. radioactive contamination.
9. Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness.
10. **Bodily Injury** sustained after the Insured Person's 71<sup>st</sup> birthday.
11.
  - A) any naturally occurring condition or degenerative process
  - B) any gradually operating process
  - C) post traumatic stress disorder or any psychological or psychiatric condition (not resulting from **Bodily Injury** following an **Accident**)
  - D) Illness or disease (not resulting from bodily injury following an accident)
12. neuroses, psychoneuroses or psychopathies, anxiety, stress, fatigue or mental or any other emotional diseases or disorders of any type.
13. A chronic pain syndrome including but not limited to chronic or complex regional pain syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body).
14. Any benefits for **Bodily Injury** caused by or arising out of a **Cyber Incident** are payable subject to the terms, conditions, limitations and exclusions of this policy. This policy does not provide cover under any circumstances for any **Bodily Injury** arising directly or indirectly from any **Cyber Act**.
15. for any claim as a result of War within the insured persons country of residence.
16. for any claim as a result of War occasioned by any Nuclear, Chemical or Biological Cause.

# Personal Accident Insurance

## How to Make a Claim

### Things you and the Insured Person must do

You must comply with the obligations set out below. If we determine that any claim you make under this insurance has been adversely impacted directly by failure to comply with the obligations below, we may refuse to pay your claim or reduce the amount of any payment we make for the claim.

1. **In the event of an incident which causes or may cause a claim under this insurance**, you must as soon as practicable and up to a maximum of 6 months from the date of such event, notify our adjustors or us.
2. **In the event of Accident or Illness abroad** which may lead to hospital treatment or curtailment of your trip, contact the dedicated Healix International 24 Hour Medical Emergency Helpline (please refer over leaf).
3. **In the event of the Insured Person's death resulting or alleged to result from an Accident**, notice must be given as soon as practicable and up to a maximum of 6 months from the date of such event, to our adjustors or us.
4. The Insured Person must provide us or our medical adviser with the necessary authorisation to access or obtain all the Insured Person's medical records, notes and correspondence referring to the subject of a claim or a related pre-existing. The medical adviser must, for the purpose of reviewing the claim, be allowed to examine the Insured Person as we consider necessary.
5. You must provide our adjustors with all information we may reasonably require including a fully completed claim form.
6. **If in the course of an Insured Journey an Insured Person is unlawfully seized** our response consultants, Constellis, should be contacted (please refer overleaf).

### Registering your claim



In the event of you having to make a claim under this Certificate, please register your claim using the following online claim form:

[Online Claim Form](#)

If the link doesn't work, please copy and paste the full address into your web browser:

<https://us-fnol.claims.global/PulseInsurance>

You can also register your claim over the phone: 01908 735318

### How we deal with your claim

You will be asked to provide supporting documents alongside your completed claim form. Once all documents have been received, your claim will be assessed. If the documents provided are accepted/rejected, you will be notified by email. Sometimes it may be necessary for additional information or documents to be requested. If this is the case, you will be notified by email.

If you have any queries regarding your claim, please contact the following:

Crawford TPA, Ashton House, Silbury Boulevard, Milton Keynes MK9 2AH

[www.crawco.co.uk](http://www.crawco.co.uk)

[PulseClaims@Crawco.co.uk](mailto:PulseClaims@Crawco.co.uk)

01908 735318

## Personal Accident Insurance

### Fraudulent claims clause

- 1) If the Insured makes a fraudulent claim under this insurance contract, the Insurer:
  - a) Is not liable to pay the claim; and
  - b) May recover from the Insured any sums paid by the Insurer to the Insured in respect of the claim; and
  - c) May by notice to the Insured treat the contract as having been terminated with effect from the time of the fraudulent act.
- 2) If the Insurer exercises its right under clause 1) c) above:
  - a) The Insurer shall not be liable to the Insured in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Insurer's liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
  - b) The Insurer need not return any of the premiums paid.

### Fraudulent claims – group insurance

- 3) If this insurance contract provides cover for any person who is not a party to the contract ("a covered person"), and a fraudulent claim is made under the contract by or on behalf of a covered person, the Insurer may exercise the rights set out in clause 1) above as if there were an individual insurance contract between the Insurer and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.  
Nothing in these clauses is intended to vary the position under the Insurance Act 2015.
- 3) If this insurance contract provides cover for any person who is not a party to the contract ("a covered person"), and a fraudulent claim is made under the contract by or on behalf of a covered person, the Insurer may exercise the rights set out in clause 1) above as if there were an individual insurance contract between the Insurer and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.  
Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

## Personal Accident Insurance

### How to make a complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the Broker who issued this insurance to you

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to either:

Canopus  
Complaints  
One Lime Street,  
London EC3M 7HA.  
Tel: 020 7337 3700  
Fax: 020 7337 3999  
E-mail: [complaintsinbox@canopus.com](mailto:complaintsinbox@canopus.com)

or Complaints:  
Lloyd's Market Services,  
One Lime Street,  
London EC3M 7HA.  
Tel: 020 7327 5693.  
Fax: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures, including timescales are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com](http://www.lloyds.com) and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, or, in any event, after a period of eight weeks from making your complaint, you may refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The contact details for the FOS are:

The Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR.

Telephone: 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK)

or: 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint does not affect your right to take legal action.

### **Compensation**

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriters is unable to meet its obligations to you under this insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this 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)