



CANOPIUS

Global Shield

Policy Summary

Recruitment Agency Personal Accident Insurance

Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Policy document. This Policy Summary does not form part of the Policy document.

A copy of the Policy is available on request.

The Underwriter is Canopius Underwriting Limited on behalf of Syndicate 4444 at Lloyd's.

The standard duration of the contract is 12 months from the date on which cover incepts. Any variations to this duration will be shown in the Schedule.

If your period of insurance is more than one year you may need to review and update this cover periodically to ensure it remains adequate.

The Policy is a Personal Accident (Injury) Insurance contract. The Schedule also states the period of insurance.

Significant features, benefits and exclusions

The Section Schedules describe when the contract operates together with the benefits and limits that apply to each person insured.

Significant cover	Significant features	Limitations and exclusions
Personal Accident Section – page 7		
Accidental Death	£10,000	
Permanent Total Disablement (PTD)	£10,000	PTD is payable if disability prevents you from engaging in any occupation for which you are suited by education, training or experience for the remainder of your life.
Permanent Disability (Continental Scale)	Lump sum based on set percentages dependent on the degree of disablement.	
Funeral Expenses	Paid in additional to the above benefits.	Maximum of £2,000 for each Insured Person.

General exclusions that apply to the policy

- War and Terrorism restrictions (refer to the policy wording)
- Flying other than as a passenger
- Pregnancy within 2 months of the estimated date of delivery, or childbirth
- Nuclear or radioactive contamination
- Weapons of mass destruction
- Professional sports
- Armed Forces operational duties
- Age limit 80 years

Conditions

All material facts should be disclosed (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

The Policy, any endorsements and the Schedule shall be governed by and construed in accordance with the law of England and Wales and the Insured and Insured Persons and Underwriters irrevocably agree that the Courts of England and Wales shall have exclusive jurisdiction in respect of any dispute which may arise out of or in connection with this Policy or any claim.

Claims notification

On the happening of any occurrence likely to give rise to a claim under the Policy, it is a condition precedent to Underwriters' liability under the Policy that the Insured Person will ensure that notice is given to Underwriters in writing as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice shall include full particulars of the occurrence.

Claims Correspondence and Notification:

The Insured Person should in the first instance contact Braddons Limited or telephone – 01227 866590.

The completed claim form can be sent to Accident & Health Claims, Canopus Underwriting Limited, Gallery 9, One Lime Street, London, EC3M 7HA.
Telephone: 020 7337 3700 (ask for Accident & Health Claims) – Monday to Friday 9.15am to 5 pm.

Cancellation

Only the Insured and the Underwriters may cancel the Policy or any cover.
Underwriters will give 60 days written notice, the Insured will give 30 days written notice.
An Insured Person has no rights of cancellation under this policy.

Disputes and complaints

The Underwriters are dedicated to providing the Insured and Insured Person with a high quality service and want to ensure that this is maintained at all times. If the Insured or Insured Person feels that the Underwriters have not offered a first class service please write and tell them and they will do their best to resolve the problem. The contact details for the Underwriters are:

Head of Accident & Health
Canopus Underwriting Limited, Gallery 9, One Lime Street, London, EC3M 7HA

If the Insured or Insured Person has any questions or concerns about the insurance or the handling of a claim they should, in the first instance, contact Braddons Limited.

In the event the Insured or Insured Person remains dissatisfied and wishes to make a complaint it may be possible in certain circumstances for them to refer that matter to the Policyholder & Market Assistance at Lloyd's.

Their address is:

Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: complaints@lloyds.com

In the event that the Policyholder & Market Assistance team is unable to resolve your complaint, it may be possible for the Insured or Insured Person to refer it to the Financial Ombudsman Service (FOS). Following the complaints procedure with the FOS does not affect the rights of the Insured or Insured Person to take legal action.
Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. The Insured or Insured Person may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations under this contract. If the Insured or Insured Person 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 at the below address or on their website: www.fscs.org.uk:

7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 8BN

Canopus Underwriting Ltd is an Appointed Representative of Canopus Managing Agents Ltd, which is authorised and regulated by the Financial Services Authority. Canopus Underwriting and Canopus Managing Agents are member companies of the Canopus Group.

Canopus Underwriting Limited - Gallery 9, One Lime Street, London, EC3M7HA