



Lloyd's Insurance

This is to certify that in accordance with the authorisation granted under the Contract (the number of which is specified in the Schedule) to the undersigned by certain Underwriters at Lloyd's, whereby Crispin Speers & Partners Ltd. act as agents for the Underwriters in performing its duties under the Contract, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract, and in consideration of the premium specified herein, the said Underwriters are bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

In Witness whereof this Certificate has been signed on the date stated in the Schedule by

For and on behalf of Crispin Speers & Partners Ltd
St. Clare House
30-33 Minories
London
EC3N 1PE

**COVER IS ONLY PROVIDED UNDER PERSONAL
ACCIDENT INSURANCE FOLLOWING AN ACCIDENT
PLEASE SEE THE DEFINITION OF ACCIDENT ON PAGE 9**

INTRODUCTION

This is Personal Accident insurance issued to the Company named in the Schedule. It covers employees of the Company named in the Schedule together with their qualifying family members as declared to US by the Company.

IMPORTANT NOTICE: THIS INSURANCE DOES NOT PROVIDE SICKNESS OR DISEASE INSURANCE

The Company named in the Schedule maintains the membership list and should be notified of any changes. Changes to the cover level and discontinuance of the insurance are only allowed for the reasons shown under Eligibility on page 1.

YOU should read the insurance in its entirety to be fully aware of all terms and conditions. The following is however particularly drawn to YOUR attention:

- The insurance covers CLAIMS that occur during the PERIOD OF INSURANCE.
- **If YOU, or anyone acting on YOUR behalf, make a CLAIM knowing it to be false or fraudulent in amount or in any other respect, this insurance will become invalid. This means WE will not pay the false or fraudulent CLAIM or any subsequent CLAIM.**

Words in capitals in this Insurance, other than titles and headings, have special meaning, as defined in the DEFINITIONS of this Insurance.

YOU may find additional information of assistance at
<https://www.cspinsurance.com/products/employee-benefits/>

DATA PROTECTION / PRIVACY

For information as to how data is processed by US, or as to the exercise of any rights under any data privacy laws, YOU should read the Data Protection Policy on OUR website at: <https://www.canopius.com/privacy/privacy-notice/>

CHANGING YOUR MIND

If, after making the election, the EMPLOYEE wishes to change choices or withdraw WE will do all that WE can to enable the changes or to allow the EMPLOYEE to be removed from the cover without payment where this request is made not more than thirty (30) days after the cover commences and no CLAIMS have been or will be made.

After that initial thirty (30) day period has passed, the Company will, other than on the happening of a lifestyle event (see Eligibility on page 1) or the EMPLOYEE leaving the Company, be committed to paying for the remaining period of cover.

ACTIVITIES

Excluded activities are set out in Exclusion 3 on page 15. All other activities are covered. YOU should seek alternative insurance protection for any excluded activity. This may be available through the activity organiser or a specialist insurance product.

NON-UNITED KINGDOM NATIONALS

Non-United Kingdom nationals living in the United Kingdom, Channel Islands or Isle of Man, included in the United Kingdom payroll and employed by the Company named in the Schedule may be covered under this insurance.

CLAIMS

In the event of a CLAIM, please telephone or e-mail the claims handler shown in the Schedule who will provide a CLAIM form and confirm the details and documents that are required to support YOUR CLAIM. Claim forms may also be available on line at the web address given in the Schedule.

Claims must be notified as soon as reasonably practicable and in any event within thirty-one (31) days after the BODILY INJURY occurs.

When completed, the CLAIM form should be submitted together with a copy of YOUR confirmation of cover and relevant documentation.

The Conditions on page 17 detail further requirements regarding claims.

EXCESSES

YOU may be required to pay the first amount of YOUR CLAIM (an EXCESS). EXCESSES apply to some but not all sections and are shown on the Table of Benefits. They apply separately to each ACCIDENT and each person making a CLAIM. Where YOUR CLAIM is made under more than one section, only one EXCESS per person, the highest, will apply.

COMPLAINTS PROCEDURE

WE are dedicated to providing YOU with a high quality service and WE want to ensure that WE maintain this at all times. If YOU wish to make a complaint regarding the handling of YOUR insurance, please contact Complaints Department, Crispin Speers & Partners Ltd, St Clare House, 30-33 Minories, London EC3N 1PE. Telephone 020 7977 5700; Fax: 020 7702 9276, e-mail flex@cspinsurance.com.

In the event that YOU are not satisfied with the outcome and wish to take the matter further YOU can do so by referring the matter to the Complaints Team at Lloyd's, Lloyd's,

One Lime Street, London EC3N 7HA. Telephone 020 7327 5693, Fax 020 7327 5225,
E-mail: complaints@lloyds.com.

A complaint that cannot be resolved through the above channels may be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Tel: 020 7964 0500, e-mail: complaint.info@financial-ombudsman.org.uk without affecting YOUR rights in law.

COMPENSATION

Both WE and Crispin Speers & Partners Ltd. are covered by the Financial Services Compensation Scheme (FSCS). YOU may be entitled to compensation from the scheme if either WE or Crispin Speers & Partners cannot meet our obligations. If YOU are entitled to compensation the level of 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.

CHOICE OF LAW

Unless specifically agreed to the contrary, the insurance shall be governed by the laws of England and be subject to the exclusive jurisdiction of the courts of England and Wales.

SEVERAL LIABILITY

The subscribing Insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who, for any reason, does not satisfy all or part of its obligations.

AUTHORISATION AND REGULATION

The lead insurer on this insurance is Canopus Managing Agents Limited, Lloyd's Syndicate 4444 (FCA reference number 204847) who represent all subscribing insurers. Crispin Speers & Partners Ltd (FCA reference number 311507) are authorised and regulated by the Financial Conduct Authority (FCA). This can be checked on the FCA register by visiting the FCA's website at www.fca.org.uk or by writing to 12 Endeavour Square London E20 1JN.

WE hereby agree with YOU, to the extent and in the manner herein provided, that if YOU sustain BODILY INJURY, WE will pay to YOU, or to YOUR executors or administrators, according to the Table of Benefits after the total claim shall be substantiated under this Insurance.

Provided always that:

1. benefit shall not be payable under more than one of the items of the Variable Benefits in the Table of Benefits and FRACTURE(S) and PRIMARY DISLOCATION(S) and BURN(S) in respect of the consequences of one ACCIDENT,
2. fixed Benefits, other than FRACTURE(S) and PRIMARY DISLOCATION(S) and BURN(S), are payable in addition to the other benefits,
3. the total sum payable under this Insurance in respect of any one or more ACCIDENTS for the Variable Benefits shall not exceed in all the largest benefit under any one of the items contained in the Table of Benefits, excluding QUADRIPLÉGIA, PARAPLEGIA, HEMIPLEGIA and TRIPLEGIA, for which the higher benefit shall apply only in the case of such disablement,
4. if an ACCIDENT causes YOUR death within twelve (12) months following the date of the ACCIDENT and prior to the definite settlement of the benefit for disablement provided for under the Variable Benefits in the Table of Benefits, WE shall pay only the benefit provided for in the case of death,
5. YOU shall not receive Variable Benefits in excess of the Maximum Number of Units stated in the Schedule.

DEFINITIONS

Words in capitals in this Certificate (other than those in titles) shall have the following meanings:

ACCIDENT means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance.

ACCIDENT shall also include:

- (a) exposure resulting from a mishap to a conveyance in which YOU are travelling;
- (b) disappearance. If YOU are not found within twelve months of disappearing, and sufficient evidence is produced to OUR satisfaction that leads US inevitably to the conclusion that YOU have sustained BODILY INJURY and that such injury has caused YOUR death, WE shall forthwith pay any death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to US if YOU are subsequently found to be living.

ACT OF TERRORISM means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any Government and/or to put the public, or any section of the public, in fear.

BODILY INJURY means identifiable physical injury which:

- (a) is caused by an ACCIDENT, and
- (b) solely and independently of any other cause, except sickness or disease directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions YOUR death or disablement within twelve (12) months from the date of the ACCIDENT.

BURN(S) means full thickness burn(s).

CLAIM means the insurance covers CLAIMS arising from ACCIDENTS that occur during the PERIOD OF INSURANCE.

FRACTURE(S) means the fracture of the bone(s).

HEMIPLEGIA means PERMANENT TOTAL DISABLEMENT by the permanent total and irrecoverable loss of use of both upper and lower limbs on one side of the body.

HOSPITALISATION means YOUR admission as an in-patient to a licensed hospital or clinic and stay for more than twenty-four (24) hours, for the sole purpose of receiving medical treatment.

PARAPLEGIA means PERMANENT TOTAL DISABLEMENT by the permanent total and irrecoverable loss of use of both lower limbs.

PERMANENT TOTAL DISABLEMENT means:

in respect of employees of the Company stated in the Schedule:

disablement which entirely prevents YOU from attending to YOUR usual occupation and which lasts twelve months and at the end of that period is beyond hope of improvement.

in respect of all other insured persons:

disablement which will in all probability entirely prevent YOU from attending to any business or occupation of any and every kind and which lasts twelve (12) months and at the end of that period is beyond hope of improvement.

PRIMARY DISLOCATION(S) means the dislocation for the first time of a body part(s), requiring surgery under anaesthesia.

QUADRIPLÉGIA means PERMANENT TOTAL DISABLEMENT by the permanent total and irrecoverable loss of use of all four limbs.

SPOUSE / PERMANENT PARTNER means a member of the opposite sex or of the same sex residing with YOU at the same address in a marriage like relationship.

TRIPLEGLIA means PERMANENT TOTAL DISABLEMENT by the permanent total and irrecoverable loss of use of three limbs.

USE OF BIOLOGICAL WEAPONS OF MASS DESTRUCTION means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

USE OF CHEMICAL WEAPONS OF MASS DESTRUCTION means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

USE OF NUCLEAR WEAPONS OF MASS DESTRUCTION means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

WE, OUR or US means certain Underwriters at Lloyd's.

YOU or YOUR means the Insured Person.

EXTENSIONS TO COVER

Hospitalisation Benefit

YOU are covered for:

the amounts shown in the Table of Benefits during HOSPITALISATION as a direct result of BODILY INJURY.

YOU are not covered for:

- a) hospitalisation which is not medically necessary,
- b) hospitalisation more than one (1) year after the date of BODILY INJURY,
- c) claim(s) not supported by a medical report and letter from a qualified medical practitioner confirming the period and medical treatment.

Convalescence Benefit

YOU are covered for:

the amounts shown in the Table of Benefits during a period of recuperation on the orders of a medical practitioner after HOSPITALISATION as a direct result of BODILY INJURY.

YOU are not covered for:

- a) any benefit once YOU have returned to work or are able to resume the majority of YOUR duties or activities performed prior to sustaining BODILY INJURY.

Coma Benefit

YOU are covered for:

the amounts shown in the Table of Benefits during coma as a direct result of BODILY INJURY. WE will pay one seventh of the weekly amount for each complete twenty-four (24) hours YOU are in a continuous unconscious state.

YOU are not covered for:

- a) any claim(s) not supported by a medical report and letter from a qualified medical practitioner confirming the period of coma.

Rehabilitation Benefit

YOU are covered for:

up to the amounts shown in the Table of Benefits for the actual costs incurred for tuition, advice and/or treatment from a licensed vocational school or occupational rehabilitation institution as a direct result of BODILY INJURY. The monthly benefit limit applies per calendar month (January, February and so on).

YOU are not covered for:

- a) tuition, advice or treatment undertaken without OUR prior written agreement and the agreement of YOUR medical practitioner.

Home Modification Benefit

YOU are covered for:

up to the amount stated in the Table of Benefits for the cost of modification of your home to provide external and internal wheelchair access, internal guide rails and emergency alert system necessary for YOU to perform the daily activities of washing, cooking, bathing and dressing and to remain in and move around YOUR Home required as a direct result of BODILY INJURY up to the amount shown in the Table of Benefits.

WE will only pay the cost YOU incur.

YOU are not covered for:

- a) modifications undertaken without OUR prior written agreement and the agreement of YOUR medical practitioner.

For the purposes of this extension:

Home means any house, flat, bungalow or normally static mobile home which is YOUR main permanent residence in the United Kingdom.

Optical Injury Benefit

YOU are covered for:

up to the amounts stated in the Table of Benefits for the cost of an eye test if required and the necessary cost of purchasing, replacing or repairing prescribed spectacles or contact lenses as a direct result of BODILY INJURY affecting YOUR eye(s) or sight, which requires YOUR HOSPITALISATION, up to the amounts shown in the Table of Benefits.

WE will also pay if YOU are prescribed spectacles or contact lenses due to eye damage within thirty (30) days of the optical BODILY INJURY.

For the purposes of this extension spectacles means eyewear prescribed by a qualified optician, including the frames and lenses.

Childcare Benefit

YOU are covered for:

- up to the amounts stated in the Table of Benefits for the actual costs of childcare as a direct result of BODILY INJURY, which:
- a) results in a claim that is payable under any one of the Variable Benefits except death,
 - b) prevents YOU caring for a child who is permanently resident with YOU,
 - c) results in continuous treatment and attendance by a qualified, registered medical practitioner being necessary for the condition rendering YOU disabled.

YOU are not covered for:

- a) the first period stated in the Table of Benefits of each and every claim,
- b) costs in respect of a child who is more than sixteen (16) years of age, unless physically and/or mentally handicapped.

Trauma Counselling Benefit

YOU are covered for:

- up to the amounts stated in the Table of Benefits for counselling fees that YOU incur if YOU are subjected to:
- a) an act of assault, robbery, rape, kidnapping or armed car hijack, or
 - b) a traumatic ACCIDENT and YOU sustain BODILY INJURY.

YOU are not covered for:

- a) any act of violence which has not been reported to the police and a case number obtained.

Physiotherapy Benefit

YOU are covered for:

up to the amounts stated in the Table of Benefits for the cost of physiotherapy that YOU incur as a direct result of BODILY INJURY.

YOU are not covered for:

- a) treatment which is not provided by a chartered physiotherapist following referral by a qualified medical practitioner.

Fracture(s) and Primary Dislocation(s) Benefit

YOU are covered for:

the amounts shown in the Table of Benefits for FRACTURE(S) and PRIMARY DISLOCATION(S) as a direct result of BODILY INJURY.

YOU are not covered for:

- a) secondary and subsequent dislocation(s),
- b) fracture(s) if YOU have osteoporosis or bone disease which was diagnosed prior to the start of the Period of Insurance,
- c) claim(s) not supported by a medical report and letter from a qualified medical practitioner confirming the condition and medical treatment.

Burn(s) Benefit

YOU are covered for:

the amounts shown in the Table of Benefits for BURN(S) as a direct result of BODILY INJURY.

YOU are not covered for:

- a) claim(s) not supported by a medical report and letter from a qualified medical practitioner confirming the extent of the BURN(S).

Dental Injury Benefit

YOU are covered for:

up to the amount stated in the Table of Benefits for the necessary cost of dental treatment as a direct result of an ACCIDENT, which requires YOUR HOSPITALISATION.

YOU are not covered for:

- a) any claim(s) not supported by a medical report and letter from a qualified medical practitioner.

Aural Injury Benefit

YOU are covered for:

up to the amount stated in the Table of Benefits for the cost of a hearing test if required and the necessary cost of purchasing, replacing or repairing prescribed hearing aids as a direct result of an ACCIDENT, which requires YOUR HOSPITALISATION.

YOU are not covered for:

- a) any claim(s) not supported by a medical report and letter from a qualified medical practitioner.

Funeral Expenses Benefit

YOU are covered for:

up to the amount stated in the Table of Benefits for the reasonable cost of funeral expenses in the event of YOUR death as a direct result of an ACCIDENT.

YOU are not covered for:

- a) any claim(s) not supported by a death certificate.

Will Writing Benefit

YOU are covered for:

up to the amount stated in the Table of Benefits for the cost of a will or a change to an existing will following an ACCIDENT, which requires YOUR HOSPITALISATION and results in a life changing injury.

YOU are not covered for:

- a) any claim(s) not supported by a medical report.

Mobility Scooter Benefit

YOU are covered for:

up to the amount stated in the Table of Benefits for the necessary cost of purchasing, replacing or repairing a mobility scooter as a direct result of an ACCIDENT, which requires YOUR HOSPITALISATION.

YOU are not covered for:

- a) any claim(s) not supported by a medical report and letter from a qualified medical practitioner.

Reconstruction Surgery Benefit

YOU are covered for:

up to the amount stated in the Table of Benefits for the cost of necessary reconstruction surgery as a direct result of an ACCIDENT, which requires YOUR HOSPITALISATION.

YOU are not covered for:

- a) any claim(s) not supported by a medical report and letter from a qualified medical practitioner.

Legal Expenses Benefit

YOU are covered for:

up to the amount stated in the Table of Benefits for costs and expenses incurred by YOU or YOUR legal representatives for legal proceedings against a third party for compensation and/or damages arising directly from or out of an incident causing YOUR ACCIDENT or YOUR death, provided that WE have complete control of the proceedings and of the selection, appointment and control of all legal advisers.

YOU are not covered for:

- a) any costs or expenses incurred by YOU for any CLAIM brought against the company named in the Schedule or US;
- b) any costs or expenses incurred before the granting of OUR support, which WE will not unreasonably withhold. WE reserve the right to withdraw at any stage and shall not then be liable for any further costs or expenses;
- c) any CLAIM where WE consider the prospects of success in achieving a reasonable settlement are insufficient and/or where WE consider the laws, practices and/or financial regulations of the country where the incident occurred will preclude US from obtaining a satisfactory settlement.

EXCLUSIONS

This Insurance does not cover death or disablement or costs and/or fees in any way caused or contributed to by:

1. radioactive contamination;
2. YOU engaging in or taking part in armed forces service or operations;
3.
 - a. Aviation and aerial activities (other than solely as a fare paying passenger in a licensed aircraft flown by a pilot holding a valid pilot's licence);
 - b. Motorcycling on a motorcycle exceeding one hundred and twenty-five (125) cc unless YOU are the registered keeper.
 - c. Motor Racing
 - d. Self exposure to needless peril except in an attempt to save human life,
 - e. YOU engaging in any criminal or illegal act;
 - f. Scuba diving at a depth of more than forty (40) metres;
 - g. Solo diving;
 - h. Mountaineering or activity necessitating the use of ropes and/or crampons
 - i. Professional sports
 - j. Sports or activities which require a licence, or a certificate of proficiency, or such other document as appropriate to participate other than driving a motor vehicle or riding a motor cycle;
 - k. Horse riding competitions
 - l. Rafting, Canoeing or kayaking on waters above Grade four (4)
 - m. Trekking at altitudes above five thousand (5,000) metres
 - n. Sailing or windsurfing outside of coastal waters (twelve (12) mile limit);
4. YOUR suicide or attempted suicide or intentional self-injury or YOUR being in a state of insanity;
5. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
6.
 - a. YOUR reckless or irresponsible conduct whilst under the influence of alcohol,
 - b. YOUR use of drugs not taken in accordance with the treatment prescribed and directed by a registered medical practitioner,
 - c. YOUR use of drugs used for the treatment of drug addiction;
7. YOU being actively engaged in any of the following:
 - a) War, hostilities or warlike operations (whether war be declared or not),
 - b) Invasion,
 - c) Act of an enemy foreign to YOUR nationality or the country in, or over, which the act occurs,
 - d) Civil war,
 - e) Riot,
 - f) Rebellion,
 - g) Insurrection,
 - h) Revolution,
 - i) Overthrow of the legally constituted government,
 - j) Civil commotion assuming the proportions of, or amounting to, an uprising,
 - k) Military or usurped power,
 - l) Explosions of war weapons,
 - m) ACT OF TERRORISM;

8.
 - a) war, whether declared or not, between any of the following countries: China, France, the United Kingdom, the Russian Federation and the United States of America,
 - b) war in Europe, whether declared or not, other than any enforcement action by or on behalf of the United Nations, in which any of the countries stated in a) above or any armed forces thereof are engaged;
9. USE OF NUCLEAR, CHEMICAL OR BIOLOGICAL WEAPONS OF MASS DESTRUCTION howsoever these may be distributed or combined.

CONDITIONS

1. Unless otherwise declared and agreed by US no benefit will be payable for any condition for which YOU have sought advice, diagnosis, treatment or counselling or of which YOU were or should reasonably have been aware at inception of this Insurance or for which YOU have been treated at any time prior to inception of this Insurance.
2. Notice must be given to US as soon as reasonably practicable, and in any event within thirty-one (31) days, of any ACCIDENT which causes or may cause a claim within the meaning of this Insurance, and YOU must as early as possible seek the attention of a duly qualified medical practitioner. Notice must be given to US as soon as reasonably practicable in the event of YOUR death resulting or alleged to result from an ACCIDENT.

All medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by US or on OUR behalf and such medical adviser shall, for the purpose of reviewing the claim, be allowed to examine YOU so often as may be deemed necessary.

3. Unless otherwise not covered by this insurance, benefits will be paid if YOU sustain BODILY INJURY due to:
 - a) the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - b) a computer virus;
 - c) a computer related hoax relating to a) and/or b) above.

Lloyd's Insurance



Lloyd's, London
1, Lime Street
London EC3M 7HA

The Company is requested to **read this Insurance** and, if it is incorrect, to return it immediately for alteration to the Broker or Agent through whom it was obtained.

In all communications the Certificate Number appearing in the Schedule should be quoted.