

Surrey Police Federation

Travel Insurance Scheme

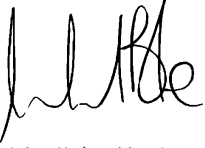
Arranged by Forces Financial which is a trading name of Stuart Harvey Insurance Brokers Ltd, who are authorised and regulated by the Financial Services Authority (FSA Register Number 301858)

Master Certificate

THIS IS TO CERTIFY that in accordance with the authorisation granted under contract B0901L61007847000 issued to the undersigned by certain Underwriters at Lloyd's and authorised Insurers whose definitive numbers and/or proportions written by them (which will be supplied upon application) can be ascertained by reference to the contract, hereby agree to compensate or indemnify an Insured Person according to the Table of Sums Insured, each Insured Person being deemed (except where otherwise stated) a separate insurance for the purposes of said terms, conditions, limitations, exclusions and declaration. Underwriters are hereby bound severally and not jointly, each for his own part and not for one another, their Heirs, Executors and Administrators

Payment shall only be made under any Section of this Insurance following the occurrence of an insured contingency resulting in loss, damage, injury or illness sustained by, or a claim made against an Insured Person arising out of, or in the course of an insured trip subject to the terms, conditions, limitations and exclusions contained herein or endorsed hereon.

The parties to the Insurance are the Policy Holder, each Insured Person and Axiom Underwriting and any person or company who is not a party to this Insurance has no right under the Contract (Rights of Third Parties) Act 1999. This does not affect any right or remedy of a third party that exists or is available apart from that Act



Mike Bottle, Managing Director, Axiom Underwriting Agency Limited
on behalf of Kiln Syndicate 510 (40%), Atrium Syndicate 570 (12.50%), Brit Syndicate Limited 2987 (5.00%), Amlin Syndicate 2001 (2.50%),
Sirius International Insurance Corporation (18.75%), HCC International Insurance Company PLC (16.25%), Great Lakes Reinsurance (UK) Plc (5.00%)

Axiom Underwriting Agency Limited. Registered Office: First Floor, Orchard House, Westerhill Road, Coxheath, Maidstone ME17 4DH.
Registered in England and Wales No. 05547227. Authorised and regulated by the Financial Services Authority (FSA number 441460)

SCHEDULE	
MASTER CERTIFICATE NUMBER :	GP 10222
POLICY HOLDER :	SURREY POLICE FEDERATION
POLICY PERIOD :	In respect of Insurances incepting during the period 1st April 2011 to 31st March 2012, both days inclusive.
INSURED PERSON(S) :	Members of the Surrey Police Group Insurance Scheme (and other serving and retired Officers and Police support staff who opt to effect cover hereunder), their Partners, Dependent Children and Grandchildren.
AGE LIMIT :	69 years attained (see Condition 7)
GEOGRAPHICAL AREA :	World-wide
MAXIMUM TRIP DURATION :	30 days any one trip

Table Of Sums Insured (per Insured Person)

The liability of the Underwriters shall not exceed the following :-

Section A – 1	Medical and Additional Expenses incurred outside the United Kingdom in aggregate for each Insured Person (<i>medical and additional expenses incurred within the United Kingdom are not insured</i>)	£5,000,000
	Repatriation	As described
	Cancellation and Curtailment	£3,000
	Delay	£100
	Journey Continuation	As described
Section A – 2	Personal Liability	£2,000,000

continued on page 2

Table Of Sums Insured (per Insured Person) *continued*

The liability of the Underwriters shall not exceed the following :-

Section B	Personal Accident	
	1. Death	£20,000
	2. Permanent loss of sight of one or both eyes	£20,000
	3. Loss of one or more limbs	£20,000
	4. Permanent Total Disablement	£20,000
	5. Temporary Total Disablement (up to 104 weeks)	£100 per week
	6. Temporary Partial Disablement (up to 104 weeks)	£ 40 per week
Section C – 1	Baggage and Personal Effects	£1,500 (and £300 any one item)
Section C – 2	Personal Money	£500
Section D	Legal Expenses (not available to members of the Group Insurance Scheme)	£25,000
Section E	Piste Closure	£200

Definitions

These words shall mean the same wherever they appear. Words in the masculine gender shall include the feminine.

"Accident/Accidental"	means a sudden, unexpected, unusual specific event which occurs at an identifiable time and place but also includes exposure resulting from a mishap to a conveyance in which the Insured Person is travelling.
"Bodily Injury"	means identifiable physical injury which :- (a) is sustained by the Insured Person, and (b) is caused by an Accident (including Hi-jack) during a trip insured hereunder, and (c) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within twelve calendar months from the date of the Accident by which such injury is caused.
"Partner"	shall mean the person with whom the Insured Member lives at the same address and with whom they have a domestic relationship.
"Dependent Children"	shall mean all of the Insured Member's children including legally adopted children under 21 years of age (provided such child is in full time education) irrespective of whether such child normally resides with the Insured Member. Independent travel in respect of Dependent Children shall only apply to those children who normally reside with the Insured Member.
"Grandchildren"	shall mean the Insured Member's grandchildren under 17 years of age. Cover applies whilst grandchildren are travelling with the Insured Member only, provided neither of the grandchildren's parents are accompanying them on such trips.
"Insured Family"	shall mean the Insured Member, their Partner and Dependent Children.
"Insured Member"	shall mean a member of the Federation Group Insurance Scheme or other Serving and Retired Officers and federation support staff.
"Hi-jack/Hi-jacked"	means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Person is travelling as a passenger.
"Loss of Limb"	means 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 a hand, arm or leg.
"Partial Disablement"	means the disablement of the Insured Person from engaging in or giving attention to a substantial part of his usual business or occupation, or if he has no business or occupation, of his usual duties (if any).
"Permanent"	means lasting twelve calendar months at expiry of that period being beyond hope of improvement.
"Total Disablement"	is a condition which temporarily, necessarily and totally incapacitates the Insured Person, and for the purpose of this Insurance does not occur if the Insured Person is able to engage in the major part of the duties of his usual business or occupation; or in the case of an Insured Person having no business or occupation if he is able to attend to any part of his usual duties.

Operative Time of Cover

To cover trips having a destination outside the United Kingdom (or within the United Kingdom for trips which involve an overnight stay in pre-booked publicly available accommodation or an air flight).

Cover operates from time of leaving home in the United Kingdom during the whole time away, until return to home in the United Kingdom. The maximum duration of any one trip shall be 30 days. Each trip shall be deemed to be a separate insurance and each such trip will be subject to the terms, conditions, limitations and warranties contained herein.

In respect of Cover Section C2 (Personal Money) insurance will be effective from the time of collection from a bank or travel agent, or from three days before the commencement of the journey, whichever is the later.

Conditions

1. A trip or journey for which this insurance is effected must not be booked or commenced by the Insured Person(s):-
 - a) contrary to medical advice, or
 - b) to obtain medical treatment, or
 - c) after a terminal prognosis has been made.
 2. The Insured Person(s) shall take all necessary steps to:-
 - a) safeguard property or money insured hereby, and
 - b) recover any property or money lost.
 3. Any fraud, misstatement or concealment in the statement made by or on behalf of the Insured Person prior to or when effecting the Insurance or in the submission of a claim made hereunder shall render this Insurance null and void and all claims thereunder shall be forfeited.
 4. A maximum aggregate excess of £100 in all per Insured Family shall apply in respect of losses arising from the same event.
 5. In the event of Underwriters accepting liability for a medical expense claim which has been reduced by the use of a European Health Insurance Card (EHIC), Underwriters will not apply an excess to that claim.
 6. This insurance is limited to United Kingdom residents only.
 7. All cover under this Insurance shall cease when the Insured Person reaches their 70th birthday.
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Section A – 1 Medical and Additional Expenses, Repatriation, Cancellation and Curtailment, Delay & Journey Continuation

Medical and Additional Expenses

Important information - this insurance is designed to pay only for medical and additional expenses incurred outside the United Kingdom. *Medical and additional expenses incurred within the United Kingdom are not insured (except as provided for in 2. below).*

The most the Underwriters will pay in aggregate for any one Insured Person (for all claims for such Insured Person) is £5,000,000. The Insured Person shall be responsible for the first £50 of each claim.

Should an Insured Person suffer Accidental Bodily Injury or illness (including compulsory quarantine) or be Hi-jacked during the Operative Time of Cover, the Underwriters will pay for :-

1. a) normal and necessary expenses incurred outside the United Kingdom of medical or surgical treatment including specialist, emergency dental and ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical requisites, ambulance charges.
b) reasonable additional hotel and repatriation expenses incurred by an Insured Person and any member of the family or party who has to remain or travel with the injured, ill or Hi-jacked Insured Person.
c) the travel and reasonable hotel expenses of one person to travel from the United Kingdom if their presence is necessary on medical grounds.
d) the cost of transporting the remains or ashes of an Insured Person to former place of residence in the United Kingdom or funeral expenses incurred abroad.
 2. Should an Insured Person suffer Accidental Bodily Injury or illness during a covered trip within the United Kingdom, the Underwriters will pay up to £1,000 in respect of reasonable additional travel and accommodation expenses incurred in the United Kingdom by the Insured Person and one member of the family or party who has to remain or travel with the injured or ill Insured Person.
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Repatriation

In addition the Underwriters will pay for charter of an air ambulance or the use of air transport including qualified attendants, certified by a doctor and authorised by Underwriters or the emergency medical assistance company to be necessary for the repatriation or treatment of a seriously ill or injured Insured Person.

Cancellation and Curtailment

The Insured Person shall be responsible for the first £50 of each claim .

Should an Insured Person have to cancel the projected journey before commencement or curtail it by returning home before completion for any of the following reasons, the Underwriters will pay any irrecoverable payments (whether paid or contracted to be paid) for travel and accommodation up to £3,000 and for any reasonable extra payments which have to be made for travel and accommodation for return to United Kingdom :-

- a) the death, Accidental Bodily Injury, illness, compulsory quarantine, redundancy (provided that such redundancy qualifies for payment under the United Kingdom Redundancy Payments Acts), summoning to jury service or witness attendance in a court of the United Kingdom of an Insured Person or other member of the party, or a close relative (meaning any relative including fiancé(e) whose death, injury or illness necessitates the presence in the United Kingdom of the person concerned) or close business associate or either
- b) Hi-jack.
- c) adverse weather conditions making it impossible for an Insured Person to travel to point of departure at commencement of outward journey
- d) major damage or burglary at the Insured Person's home or place of business which requires his presence.

Should there be interruption or curtailment of scheduled services by reason of strike, locked out workers, industrial action, riot and/or civil commotion, hi-jack, avalanche, landslide, adverse weather or mechanical breakdown of aircraft or sea vessel after the date of booking which could not reasonably have been anticipated at the time, the Underwriters will pay for any irrecoverable, (whether paid or contracted to be paid) or reasonable extra payments which have to be made for travel, accommodation or other essential expenses.

Delay

- i) Should the Insured Person be delayed for at least 12 hours as a result of interruption or curtailment of services by reason of strike, locked out workers, industrial action, riot and/or civil commotion, hi-jack, avalanche, landslide, adverse weather or mechanical breakdown of aircraft, sea vessel or coach after the date of booking the trip which would not reasonably have been anticipated at the time, the Underwriters will pay £100 per Insured Person, or
- ii) If the Insured Person's initial outward journey is delayed for 24 hours or more due to the contingencies specified in (i) above and the Insured Person elects to cancel the trip completely, the Underwriters will pay up to the sum insured for Cancellation and Curtailment, each Insured Person for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation, less any amounts claimed for under Cancellation and Curtailment above.

Journey Continuation

The Underwriters will pay up to £400 each Insured Person for reasonable additional travel and accommodation expenses incurred in meeting a reserved travel connection or reaching reserved accommodation, if at the commencement of a trip an Insured Person misses a reserved air, sea or rail journey in the United Kingdom due to any of the following contingencies which directly affects the progress of the conveyance in which he is travelling to the pre-arranged United Kingdom departure point:

strike, locked out workers, industrial action, riot and/or civil commotion, hi-jack, fire, flood, earthquake, avalanche, landslide, adverse weather, accident or mechanical breakdown.

Provided that such contingencies had not started or been forecast at the time of booking the trip.

Section A- 2 Personal Liability

The Underwriters will indemnify the Insured Person in respect of legal liability to the public for injury to persons (not a member of the Insured Person's family or household) and/or damage to property (excluding the Insured Person's own or that of members of his family or household) up to a limit of £2,000,000 any one accident or series of accidents and in all (including legal expenses) arising from accidents occurring in connection with the trip during the Operative Time of Cover, but excluding liabilities arising out of the ownership or use of any horse drawn or mechanically propelled vehicle, waterborne craft or aircraft, lands, buildings and excluding professional and contractual liability and liability to employees. No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the Insured Person without the written consent of Underwriters, who shall be entitled, if they so desire, to take over the conduct in the name of the Insured Person their defence of any claim or to prosecute in his (their) name for their own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or the settlement of any claim, and the Insured Person shall, whenever possible, give all such information and assistance as Underwriters may require.

Section B Personal Accident

The Underwriters will pay compensation in accordance with the following Schedule of Benefits in the event of the Insured Person sustaining any Bodily Injury, as herein defined.

Schedule of Benefit	Sum Insured (Each Insured Person)
1 Death, or	£20,000
2 Permanent total loss of sight of one or two eyes, or	£20,000
3 Loss of one or two limbs, or	£20,000
4 Permanent Total Disablement, or	£20,000
5 Temporary Total Disablement (payable per week up to 104 weeks from the date on which the Insured Person first became disabled)	£100 PER WEEK
6 Temporary Partial Disablement (Payable per week up to 104 weeks from the date on which the Insured Person first became disabled)	£ 40 PER WEEK

Cover under this section in respect of Insured Persons who are under 16 years of age, is restricted to £1000 in respect of Item 1 and will not apply in respect of items 5 & 6.

Compensation shall not be payable under more than one of the benefits in the Schedule of Benefits in respect of the consequences of the same accident, except for any compensation which may become payable hereunder in respect of Temporary Partial Disablement (Item 6), following or preceding Temporary Total Disablement (Item 5).

Section C – 1 Personal Luggage, Clothing or Personal Effects

(i) The Underwriters will indemnify the Insured Person for loss of or damage to accompanied Personal Luggage, Clothing or Personal Effects up to a limit of £1,500 any one Insured Person. A limit of £300 for any one insured article or pair or set of articles also applies. In providing such indemnity, Underwriters shall at their option repair, replace or make a monetary offer.

The Insured Person shall be responsible for the first £50 of each claim.

The Insured Person shall take all reasonable steps to recover any lost property.

If an Insured Person purchases a comparable replacement for a lost or damaged article, the Underwriters will pay for the replacement cost providing that the article was less than 2 years old at the time and that the evidence of the original purchase is provided. For articles of 2 years or more, or if the article is not actually replaced, or evidence cannot be produced as to its age, any payment or offer made will be based on the value of the article at the time of loss or the cost of repair.

(ii) If baggage is temporarily lost for more than 24 hours by an airline, carriers, railway or shipping company, up to £100 will be paid for the purchase of immediate necessities, but this will be deducted from the final claim if the loss is permanent.

Section C – 2 Personal Money

The Underwriters will indemnify the Insured Person for loss of cash, bank or currency notes, travellers' cheques, passports, green cards, petrol coupons and travel tickets, including reasonable expenses incurred as a result of loss. The most the Underwriters will pay is £500 per claim per Insured Person.

The Insured Person shall be responsible for the first £50 of each claim.

Cover will be effective from time of collection from bank or travel agent, or from 3 days before commencement of the journey, whichever is the later.

Section D Legal Expenses (not available to members of the Surrey Police Group Insurance Scheme, their Partners, Dependent Children and Grandchildren)

The Underwriters will pay up to £25,000 incurred by or on behalf of an Insured Person in the pursuit of a claim for damages against a third party who has caused Bodily Injury to or illness or death of an Insured Person by an Accident whilst insured hereunder. The Underwriters shall only be liable for legal costs incurred with their written consent which shall not be unreasonably withheld. Nevertheless, Underwriters reserve the right to withdraw at any stage and thereafter they shall not be liable for any further expenses.

Section E Piste Closure

A benefit of up to £25 per day, maximum £200 in all, in respect of expenses incurred by the Insured Person in travelling to alternative resorts in the event that all pistes at the Insured's pre-booked resort are closed due to lack of snow. Cover under this Section only applies for trips commencing after 20th December and ending before 31st March.

Automatic Extension

If an Insured Person has not returned to the United Kingdom before the expiration of this Insurance for reasons which are beyond his control this Insurance will remain in force until return not exceeding a further 21 days without additional premium, but in the event of an Insured Person being Hi-jacked cover shall continue whilst the Insured Person is subject to the control of the person(s) or their associates making the Hi-jack and during travel direct to his domicile and/or original destination, for a period not exceeding twelve months from the date of the Hi-jack.

Exclusions

Exclusions specific to Section A – 1 (Medical and Additional Expenses, Cancellation and Curtailment) and to Section B (Personal Accident)

Underwriters shall not be liable for :-

- 1 claims arising out of the Insured Person's participation in mountaineering (normally involving ropes and/or guides and/or special equipment), sports tours and motor competitions.
 - 2 the cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the time of booking a trip or journey.
 - 3 claims attributable to any condition or set of circumstances known to the Insured Person at the time of booking a trip where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of the trip or journey.
 - 4 expenses incurred more than twelve months after commencement of a trip insured hereunder or after return to the United Kingdom, whichever is the earlier.
 - 5 claims directly or indirectly consequent upon either venereal disease, Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (A.R.C.).
 - 6 claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment (Insured Persons seeking advice about this risk should contact the Travel Enquiry Unit in the Consular Department of the Foreign and Commonwealth Office prior to departure).
 - 7 claims arising directly as a result of the Insured Person undertaking Scuba Diving activities whereby the Insured has:
 - i) flown within 24 hours of diving, or
 - ii) dived below a maximum dive depth of 30 metres unless prior agreement has been obtained from Underwriters, or
 - iii) dived whilst unaccompanied by a fellow diver
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Additional Exclusions specific to Section B only (Personal Accident)

This insurance does not cover death, injury or disablement :-

- 8 whilst the Insured Person is engaged or taking part in aeronautics or aviation other than as a passenger.
 - 9 directly or indirectly caused or contributed to by intentional self-injury, (except in an attempt to save human life), disease or natural causes, or resulting from medical or surgical treatment (except where such treatment is rendered necessary by Bodily Injury caused by Accident within the scope of this insurance).
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Exclusions specific to Section C – 1 (Personal Luggage, Clothing or Effects)

Underwriters shall not be liable for :-

- 10 claims arising out of damage due to moth, vermin, wear and tear and gradual deterioration, electrical or mechanical breakdown and/or loss or damage due to changes in climate conditions.
 - 11 loss of cash, bank or currency notes, travellers' cheques, prepaid petrol coupons and travel tickets.
 - 12 loss arising from confiscation or detention by customs or other authority.
 - 13 property otherwise insured other than baggage and personal effects covered under a motor policy.
 - 14 loss of or damage to luggage whilst in the custody of a carrier unless such loss is reported to the carrier within 24 hours and a report obtained or losses of personal possessions not reported to the Police within 24 hours.
 - 15 loss of or damage to jewellery and valuables whilst in the custody of a carrier.
 - 16 loss of or damage to jewellery, baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence, static caravan or motor vehicle.
 - 17 loss of or damage to scuba diving equipment.
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Exclusions specific to Section C – 2 (Personal Money)

Underwriters shall not be liable for :-

- 18 losses not reported to the police within 24 hours.
 - 19 personal money insured hereunder whilst in the custody of a carrier.
 - 20 shortages due to error or omission, depreciation in value.
 - 21 loss arising from confiscation or detention by customs or other authority.
 - 22 personal money otherwise insured other than under a motor policy.
 - 23 personal money left unattended unless in a locked hotel room, apartment, holiday residence, static caravan or motor vehicle.
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Exclusions specific to Section E (Piste Closure)

Underwriters shall not be liable for :-

- 24 claims where the Insured Person does not produce written confirmation of piste closure from the tour operator or resort management.
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General Exclusions

This Insurance does not cover:

- 1 loss, damage, death, disablement or expenses directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- 2 a) death, disablement, loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom;
b) any legal liability of whatsoever nature;
directly or indirectly caused by or contributed to by or arising from
i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 3 an act of terrorism caused or contributed to by the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any contributory cause(s).
For the purposes of this insurance, an 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 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.
- 4 losses arising from driving or riding on motor cycles, if at the time of the accident the Insured Person:
a) is found to have been driving at the time of the accident with a level of alcohol in his blood above that permitted under prevailing legislation;
b) is not wearing a safety crash helmet;
c) does not hold a current UK driving licence and/or is unqualified to drive such motorcycle.
- 5 claims arising from the Insured Person's own criminal act.

Claims Notification and Procedure

Notification

Notice must be given to Forces Financial, as soon as possible and in the event of a claim under the cancellation section immediate notice must be given. The Master Certificate Number GP 10222, should be given when notifying a claim as this will expedite prompt handling of the claim. Forces Financial can be contacted at : Unit 3, Meridian Office Park, Osborn Way, Hook, Hampshire RG27 9HY.

Telephone : 01256-769966. Fax : 01256 748011. Email : benefits@forcesfinancial.com

What must be done in the case of a medical emergency

The Insured Person must contact CEGA immediately, but in any event within 48 hours of any serious accident or illness abroad, requiring in-patient hospitalisation, extended treatment or alteration to travel arrangements.

The Insured Person should quote the Surrey Police Federation Travel Insurance Scheme Master Certificate Number GP 10222.

Telephone: (+44) 1243 621504 Fax: (+44) 1243 773169. Failure to obtain prior authority could prejudice the Insured Person's claim.

Customer Complaints

Any enquiry or complaint from an Insured Person should be addressed in the first instance to Forces Financial.

If the Insured Person is not satisfied with the way a complaint has been handled he should write, quoting the Master Certificate Number GP 10222 to:

The Managing Director, Axiom Underwriting Agency Limited, First Floor, Orchard House, Westerhill Road, Coxheath, Maidstone ME17 4DH.

Should the Insured remains dissatisfied he is entitled to take the complaint to:

Policyholder & Market Assistance, Lloyd's Market Services, 1 Lime Street, EC3M 7HA

If the complaint cannot be resolved with the intervention of the Lloyd's Policyholder & Market Assistance Department the Insured can request that the matter is referred to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Right to Cancel

You will for a period of 30 days from the date you receive your insurance documentation, have a right to cancel this Certificate and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges. To exercise your right to cancel you must contact your intermediary or broker.

Financial Services Compensation Scheme (FSCS)

All insurances issued by Axiom Underwriting in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300).