

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

1. This policy summary does not contain the full terms and conditions of the Personal Accident & Illness policy. For a full explanation of the terms and conditions, you must read the policy wording.
2. This policy is underwritten by Certain Underwriters at Lloyd's of London, arranged through HSBC Insurance Brokers Limited by Click4Quote.Com, a trading name of Click4Quote Ltd.
3. This is a Personal Accident Policy which covers you up to the sums insured as specified in the policy schedule, including additional illness cover if this has been requested.
4. **Features and Benefits:** Please refer to page 2 of the policy wording for a full explanation of what is covered:
 - Death, Loss of one or both limbs, Total loss of sight of one or both eyes, loss of one limb and one eye, permanent total disablement:
 - Temporary Total Disablement:
 - Temporary Partial Disablement: (limited to 104 weeks)
 - Total loss of sight of both eyes, permanent total disablement by paralysis
 - Temporary Total Disablement: (limited to 52 weeks)
5. **General Conditions:** Written notice must be given to Underwriters as soon as practicable in the event of any change in occupation involving increased personal hazard.
6. **Standard Exclusions:** The standard exclusions that apply to this policy are as follows. Please see pages 2 and 3 of the policy wording for a fuller explanation:
 - Suicide or attempted suicide;
 - Riding or driving in any kind of race;
 - Any operational duties as part of the armed forces;
 - Aviation except when travelling by air as a passenger
 - War, invasion or civil war;
 - HIV or AIDS or illnesses relating to these conditions;
 - Pre-existing medical conditions
 - Terrorist Activity

In certain circumstances, there will be other endorsements that we will apply to your policy, or other requirements that we will ask you to fulfil. In these cases, we will give you prior notification, and given will be given on the policy schedule.
7. **Policy Duration:** This policy will last for one year from the inception date stated on your policy schedule, unless otherwise agreed by us in writing.
8. **Cancellation:** If this policy does not meet your needs, you have the right to cancel it. Please write to us at the above address to tell us that you no longer require cover. You should do so within 14 days of receipt of the insurance documentation. Please return the policy schedule marked 'Cancelled'. If you exercise your right to cancel, a full return of premium will be given; the policy regarded as not taken up by you and cancelled from inception.
9. **Claims:** In the event of any accident or illness which causes or may cause a claim to be made under this insurance, written notice must be given as soon as practicable to:

Van Ameyde & Wallis Limited Limited.-34 The Mall, Bromley, Kent. BR1 1TS.Telephone: 0208 466 6034

Please have your policy number and details of the claim ready when you contact us/them to help us process the claim more efficiently.
10. **Complaints:** It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service, we have internal procedures for handling complaints fairly and promptly. In the first instance you should contact the Complaints Department at the following address:

Complaints Manager, Click4Quote.Com, Axis Court, North Station Road, Colchester CO1 1UX;
Or by email to: enquiries@click4quote.com; noting your name, address and policy number.

If you are not satisfied with the way a complaint has been dealt with you may contact the following to review your case without prejudice to your rights in law:-

Address: Policyholder & Market Assistance Lloyd's Market Services One Lime Street, London. EC3M 7HA
Telephone: +44 (0)207 327 5693
Fax: +44(0)207 327 5225
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will provided at the appropriate stage of the complaints process.
11. **Compensation Scheme:** Lloyd's insurers are covered by the Financial Services Authority' Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their website www.fscs.org.uk
12. **Choice of Law and Language:** The parties to this insurance can choose the law that applies to it. We have chosen the laws of England to apply. Under the terms and conditions of this policy, we have chosen to use the English language in all documents and communication relating to this policy.