

Axis Court, North Station Road, Colchester, Essex. CO1 1UX
Telephone: 08450 89 90 91 Fax : 08450 89 90 92
Email : enquires@click4quote.com Website : www.click4quote.com

CLICK4QUOTE.COM

Personal Accident & Illness Insurance Policy

Your insurance policy comprises this booklet and your Schedule. You should read these documents carefully and keep them in a safe place together with copies of any documentation you have provided to us.

Index

Page

2	Introduction to the Personal Accident & Illness Policy Extensions Definitions
3	Conditions Exclusions JHA War, Terrorism and Mass Destruction Exclusion
4	Claims Procedure
4	Complaints Procedure

Personal Accident & Illness Insurance Policy

Effective through



THIS IS TO CERTIFY that in accordance with the authorisation granted under Contract No: B501CO7A2067 by Certain Underwriters at Lloyd's of London whose names, which will be supplied on application, may be ascertained by reference to the said Contract which bears the Seal of the Lloyd's Policy Signing Office, the said Underwriters are hereby bound each for their own part and not one for another, their Heirs, Executors and Administrators, subject to the terms, conditions, exclusions and limitations hereof to pay in accordance with the Schedule of Benefits if during the Period of Insurance the Insured Person shall sustain Accidental Bodily Injury or illness as defined herein.

This personal accident and illness insurance has been arranged by CLICK4QUOTE.COM, a trading name of CLICK4QUOTE Limited, and HSBC Insurance Brokers Limited on behalf of:

Certain Underwriters at Lloyd's. Registered in England, registered office Lloyd's of London, One Lime Street, London, EC3M 7HA.

Authorised and regulated by the Financial Services Authority:
Click4Quote Limited, firm reference number 304405
HSBC Insurance Brokers Limited, firm reference number 310240

Cooling off Period

If this policy does not meet your needs, you have the right to cancel it. Please contact us to advise 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.

Governing Law and Language

Your policy is governed by English law, unless You and the underwriter have agreed otherwise. 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.

Extensions

1. Death by drowning or death or disablement caused by the effects of exposure resulting from a mishap (including a Hi-Jack) to a conveyance in which the Insured Person is travelling will be deemed to have resulted from accidental bodily injury.
2. If after a reasonable period of time has elapsed and all available evidence has been examined, there is reason to presume the death of the Insured Person as a result of an occurrence by this insurance, the disappearance of the Insured Person will be deemed a claim under Benefit Number 1 of this insurance. If at any time after payment of such claim by the Underwriters the Insured Person shall be found to be living, all sums so paid will be refunded to the Underwriters.
3. If during the period of this insurance the Insured Person is subject to the control of persons (or their associates) effecting a Hi-Jack and/or Kidnap, cover will continue beyond the expiry date of this insurance up to a further 12 months in all until the Insured Person has travelled directly from the place of his detention to his domicile or original destination.

Definitions

1. "Accidental Bodily Injury" shall mean bodily injury which is caused by an accident occurring at an identifiable time and place during the Period of Insurance and which 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 twelve months of the date of such accident.
2. "Illness" shall mean illness which declares itself during the Period of Insurance and which results in the Insured Person's disablement as provided for under this insurance within twelve months of the date on which it declares itself.
3. "Loss of a 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 total and irrecoverable loss of use of hand, arm, foot or leg.
4. "Permanent" means lasting for twelve consecutive months and at the end of that time being without prospect of improvement.
5. "Total Disablement" means disablement which entirely prevents the Insured Person from engaging in his usual occupation.
6. "Partial Disablement" means disablement which prevents the Insured Person from engaging in a substantial part of his usual occupation.
7. "A Hi-Jack" means that the control of a conveyance in which the Insured Person is travelling is involuntarily passed from the regular crew to a person or persons who has (have) used or threatened to use violent means to obtain such control.
8. "A Kidnap" means the illegal taking and holding captive of the Insured Person by persons who then demand specifically from assets of the Assured or the Insured Person a ransom as a condition of the Insured Person's release.

Conditions

1. No claim will be payable under more than one item in the Schedule of Compensation in respect of the consequences of the same accident or illness except that Benefits 8 and 9 will be regarded as a single benefit.
2. In the event that an accident covered hereunder should result in the death of the Insured Person within twelve months of the date of the accident and prior to the definite settlement of the compensation for disablement, there will be paid instead of the latter the compensation payable in the case of death.
3. No claim will be payable under Benefits 10 and 11 of the Schedule of Compensation in respect of the consequences of any illness which causes the death of the Insured Person within twelve calendar months following the date on which the Illness first declared itself, unless definite settlement of a claim for those items has been made by the Underwriters.
4. Weekly benefit will only become payable when the total amount(s) have been ascertained and agreed. If, nevertheless, interim payments be made for weekly benefits the total of the amounts so paid shall be deducted from any lump sum becoming payable hereunder in respect of the consequences of the same accident or illness.
5. Written notice must be given to Underwriters as soon as practicable in the event of any change in occupation involving increased personal hazard. Accidents or illness arising from such changed occupation will not be covered hereunder until the agreement of the Underwriters has been obtained and any additional premium that may be required has been paid.
6. In the event of a claim under this insurance the Insured Person will permit Underwriters own appointed medical adviser or advisers to examine him as often as may be deemed necessary. If disablement results or may result the Insured Person must place himself as early as possible under the care of a qualified medical practitioner.
7. Claims for Medical Expenses will only be payable to the extent of the difference between the total cost of the expenses thus insured and any amount covered by other insurances.
8. In interpreting this Insurance words in the masculine gender shall include the feminine.
9. The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Exclusions

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

- (i) suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life) or the Insured Person's own criminal act.
- (ii) the Insured Person engaging in riding or driving in any kind of race, or in any form of operational duties as a member of the armed forces, or in mountaineering or rock climbing normally requiring the use of ropes or guides.
- (iii) War, invasion or civil war except whilst the Insured Person is outside the confines of the United Kingdom or Radioactive Contamination.
- (iv) the Insured Person engaging in aviation except when travelling by air as a passenger.
- (v) Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or HIV or AIDS related illness.
- (vi) Pre-existing Medical Conditions.

JHA War, Terrorism and Mass Destruction Exclusion

Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;

1. War, hostilities or warlike operations (whether war be declared or not),
2. Invasion,
3. Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
4. Civil war,
5. Riot,
6. Rebellion,
7. Insurrection,
8. Revolution,
9. Overthrow of the legally constituted government,
10. Civil commotion assuming the proportions of, or amounting to, an uprising,
11. Military or usurped power,
12. Explosions of war weapons,
13. Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
14. Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not,
15. Terrorist activity.

For the purpose of this exclusion;

i) Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

ii) Utilisation 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.

iii) Utilisation 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.

iv) Utilisation 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.

Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of (1) to (15) above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Claims Procedure

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

Complaints Procedure & Regulatory Information

CLICK4QUOTE.COM is an Insurance Intermediary and member of the British Insurance Brokers Association.

CLICK4QUOTE.COM offers this policy only in respect of this class of business. No comparison is made by CLICK4QUOTE.COM to other insurance products that may be available from other companies.

We do everything possible to make sure that all Our customers receive the high standard of service that they would expect from Us. If You are not satisfied with Our service please contact the Complaints Manager:

By Post: CLICK4QUOTE.COM, Axis Court, North Station Road, Colchester, Essex. CO1 1UX.
By Telephone: 01206 771755.
By Email: enquiries@click4quote.com. Please mark your email for the attention of the Complaints Manager.

Please quote Your certificate number as stated on Your Schedule of Insurance to help Your enquiry to be dealt with speedily.

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:-

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

If after that You still remain dissatisfied, You then have the right to refer the matter to:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London. E14 9SR.
Telephone: 0845 080 1800

This also applies if you are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million.

Important Note

The Ombudsman can only consider Your complaint if You have already given Us the opportunity to resolve it. Following these procedures will not affect Your right to take legal action.

Compensation Scheme

Lloyd's insurers are covered by the Financial Services 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. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

None of the above affects your legal rights.