

Group Personal Accident Policy Summary



AmTrust Underwriting
An AmTrust Financial Company

Introduction

The purpose of this **Policy** summary is to help **You** understand the insurance by setting out the significant features, benefits, limitations and exclusions of **Your Policy**. It does not describe all the terms and conditions of **Your Policy**. **You** will still need to read the **Policy** document for a full description of the terms and conditions including the **Policy** definitions and refer to the schedule attached to the **Policy** document for the specific **Policy** benefits and **Operative Times**.

This **Policy** summary does not form part of the **Policy** document.

The standard duration of this Insurance is 12 months from the date on which cover incepts. Any variations to this duration will be shown on the **Policy** schedule.

You may need to review and update the cover periodically to ensure it remains adequate for **Your** needs.

How to make a Claim

If **You** think **You** may have a claim, then please contact **Us** as soon as feasible with as much information as possible and **We** will tell **You** what to do next.

Claims Procedure

You must place **Yourself** under the care of a duly qualified **Medical Practitioner** as soon as is reasonably possible and notice of any incident that may give rise to a claim must be made as soon as is feasibly possible. Please also tell us that you are covered under a **Group Personal Accident Policy** held in the name of the Rat Race (Events) Ltd and the **Policy Number NGPA 51704 2018**.

Claim Notifications should be sent to:

AmTrust Personal **Accident** Claims

Telephone: 0844 800 6610

Email: aulclaims@amtrustgroup.com

Complaints procedure

We aim to provide excellent service to all Our customers although We recognise that occasionally things go wrong.

If this happens We want to hear about it so We can try to put things right. When You are making a complaint please make sure You are able to quote Your Policy details including Your Policy number, Your name and address.

Making a Complaint

If You wish to make a complaint in relation to Your Policy, Our contact details are:

Head of Compliance, AmTrust Underwriting Ltd, 1 Great Tower Street, London, EC3R 5AA

Telephone: +44 (0)115 934 9852

Email: complaints@amtrustgroup.com

If We have responded to Your complaint and You are still not satisfied, You may ask the Complaints Department at Lloyd's to review Your complaint (this would not affect Your rights to take legal action if necessary). Lloyd's contact details are:

The Complaints Team, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN

Telephone: +44 (0)207 327 5693 Fax: +44 (0)207 327 5225

Email: complaints@lloyds.com

Lloyd's Website: www.lloyds.com/complaints

If You Remain Dissatisfied

If You are dissatisfied with Lloyd's Final Response, You may (if eligible) be able refer Your complaint to the Financial Ombudsman Service. You must do this within 6 months of receiving Lloyd's Final Response. The Financial Ombudsman Service's contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 (calls are free from landlines and mobile phones) / 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers) / +44 (0)207 964 0500 (for calls outside the UK)

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

Further information is available from the FSCS or **You** can visit their website at www.fscs.org.uk.

Contact Details:

Freephone: 0800 678 1100 or 020 7741 410 (Lines are open Monday to Friday 08.30 to 17.30 excluding public holidays).

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Important Information

PRIVACY AND DATA PROTECTION NOTICE

1. DATA PROTECTION

AmTrust Underwriting Limited (the Data Controller) is committed to protecting and respecting Your privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which We process Your personal data, for more information please visit Our website at www.amtrustunderwriting.com

2. HOW WE USE YOUR PERSONAL DATA

We may use the personal data We hold about You for the purposes of providing insurance; including handling claims and any other related purposes, underwriting (which may include underwriting decisions made via automated means), offering renewal terms, pricing or statistical purposes. We may also Use Your data to safeguard against fraud and money laundering and to meet Our general legal and regulatory obligations.

3. SENSITIVE PERSONAL DATA

Some of the personal information, such as information relating to health or criminal convictions, may be required by Us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is necessary for Us to be able to provide You with insurance or manage a claim. Such data will only be used for the specific purposes set out in Our notice.

4. DISCLOSURE OF YOUR PERSONAL DATA

We may disclose Your personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf. These include Our group companies, affinity partners, brokers, agents, third party administrators, other insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

5. INTERNATIONAL TRANSFERS OF DATA

We may transfer Your personal data to destinations outside the European Economic Area ("EEA"). Where We transfer Your personal data outside of the EEA, We will ensure that it is treated securely and in accordance with the Legislation.

6. YOUR RIGHTS

You have the right to ask Us not to process Your data for marketing purposes, to see a copy of the personal information We hold about You, to have Your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of Your data, to ask Us to provide a copy of Your data to any controller and to lodge a complaint with the local data protection authority.

7. RETENTION

Your data will not be retained for longer than is necessary, and will be managed in accordance with Our data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiration of the contract of insurance, or Our business relationship with You, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.

If You have any questions concerning Our use of Your personal data, please contact The Data Protection Officer, AmTrust International - please see Our website for full contact details.

Your Insurance Policy

This **Policy** is underwritten by AmTrust at Lloyd's Limited for Lloyd's Syndicate 1206 and is administered by AmTrust Underwriting Ltd, in accordance with the authority granted under binding authority agreements.

We will insure You against Bodily Injury as defined in this Policy, which occurs during the Operative Time within the Period of Insurance.

The **Policy**, schedule, and endorsements, together with the **Statement of Fact** should be read together as if they were one document.

Should any of the information **You** have previously provided to **Us** change, please notify **Your Broker** promptly as any failure to do so may prejudice **Your** rights under this **Policy**.

Law Applicable

In the absence of any agreement in writing to the contrary this **Policy** will be governed by and construed in accordance with the laws in England. Any dispute relating to this **Policy** will be subject to the jurisdiction of the courts of England.

Signed for and on behalf of the **Underwriters**



P Dewey
Director
AmTrust Underwriting Ltd
Registered Office: 1 Great Tower Street, London, EC3R 5AA
Registered in England No: 3908537
Authorised and regulated by the Financial Conduct Authority

Insurance Provider	This Insurance is provided by AmTrust Syndicate Services Limited (FCA reference 402558) and underwritten by AmTrust at Lloyd's Limited (FCA reference 204947) for Lloyd's Syndicate 1206
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Purpose of the Insurance	This Insurance provides cover for Accidental Bodily Injury which results in death, Loss of Limbs, hearing or sight, permanent or temporary disability which occurs during the Operative Time during the Period of Insurance. The sections and sums insured that apply to Your Policy will be clearly stated in the Policy Schedule.
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<p>General Exclusions that apply to all Sections</p> <ul style="list-style-type: none"> • Military, air force or naval service or operations. • Aeronautics or aviation, other than as a passenger. • Mountaineering or rock climbing normally involving the use of ropes and/or guides. • Riding or driving in any kind of race. • Intentional self-injury, suicide or attempted suicide, provoked assault or fighting except in bona fide self-defence, own criminal act, engagement or participation in civil commotions or riots of any kind, deliberate exposure to exceptional danger. • Illness or natural cause. • Where medical or other suitable evidence is not provided. • Alcohol, drugs or solvents. • Insanity temporary or otherwise. • War. • Act of Terrorism. • Radiation. 	
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<p><u>Cancellation</u></p> <p>The policy may be cancelled by Rat Race (Events) Ltd by giving us the insurance provider thirty days' written notice by recorded delivery. Any unused portion of the premium paid by Rat Race (Events) Ltd for the policy period will be returned provided that no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this policy.</p> <p>The policy may be cancelled by the insurance provider by giving Rat Race (Events) Ltd thirty days' written notice by recorded delivery to their last known address. The insurance provider shall return any unused portion of the premium paid by Rat Race (Events) Ltd for the policy period. The calculation of the unused portion of the premium shall be made as soon as practicable after written notice of cancellation has been given but the failure of the insurance provider to provide details to Rat Race (Events) Ltd the unused portion of the premium in the notice of cancellation shall not affect the validity of such notice.</p> <p>The policy may be cancelled by the insurance provider for non-payment of premium by giving Rat Race (Events) Ltd seven days' written notice by recorded delivery to their last known address.</p> <p>An insured person has no right to cancel this policy.</p> <p>Rat Race (Events) Ltd is responsible for returning any unused premium to insured persons.</p>	
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Significant Cover	Significant Features and Benefits	Limits and Exclusions
Accidental Death Sum Insured £10,000	A lump sum payment in the event of Bodily Injury which results in death.	Death by Natural Causes.
Loss of Sight, Limbs, Speech or Hearing Sum Insured £10,000	A lump sum payment in the event of Accidental Bodily Injury which results in Loss of Sight, Loss of Limbs, Loss of Speech or Loss of Hearing.	The sum insured for Loss of Hearing in one ear is limited to 25% of the hearing sum insured.
Permanent Total Disablement Sum Insured £10,000	A lump sum payment in the event of Permanent Total Disablement as defined in the Policy document.	For any person not in full time gainful employment or over the benefit is payable if disability prevents them from engaging in any and every kind of occupation.
Temporary Total Disablement and Temporary Partial Disablement Sum Insured Up to £200 per week	A weekly compensation benefit as a result of Bodily Injury which temporarily prevents an Insured Person from carrying out either the whole of their occupational duties (TTD) or part of their occupational duties (TPD).	There is a 14 day Excess Period and a 52 week Benefit Period which are both shown in the Policy document. The Sum Insured must not exceed 100% of the Insured Person's Gross Weekly Wage for TTD and 50% of the TTD benefit for TPD.
Quadriplegia, Triplegia and Paraplegia	A lump sum payment which is a percentage of the benefit for Permanent Total Disablement.	This benefit is only payable following a valid claim under Permanent Total Disablement.

AmTrust Underwriting Ltd
1 Great Tower Street
London
EC3R 5AA

Company Number: 3908537

tel: 0203 003 6969
email: aul@amtrustgroup.com

Underwritten by AmTrust Syndicates Limited for Lloyd's Syndicate 1861
Registered Office: 1 Great Tower Street, London, EC3R 5AA
Registered in England and Wales; Company Number 03043923,
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

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