

Protect My Income

Personal Accident Insurance
(with optional Sickness cover)



Insuring Clause

This policy is a legal contract between the Assured and/or Insured Person and Canopus Syndicate 4444 and Travelers Syndicate 5000 (herein called the Underwriters).

This Policy Document and any Schedule, Endorsements and Clauses should be read as if they are one document.

The Underwriters acceptance of this risk is based on the information presented to being a fair presentation of the Assured's and/or Insured Person's business including any unusual or special circumstances which increase the risk and any particular concerns which have led the Assured and/or Insured Person to seek insurance.

Any reference to the singular will include plural and vice versa.

Any reference to any statute or statutory instrument will include modifications or re-enactment thereto.

Any heading in this Policy Document is for ease of reference only and does not affect its interpretation.

Please ensure you examine your documents thoroughly to ensure it meets with your requirements, if not, contact your insurance adviser without undue delay.

The Underwriters agree to pay in accordance with the Schedule of Benefits if during the Period of Insurance the Insured Person sustains Bodily Injury following an Accident or Illness (where you have chosen to include the sickness option) as defined herein, subject always to the terms, conditions, provisions, limitations and exclusions hereof.

Schedule of Benefits

This Certificate insures only those Items that have an amount entered against them.

SECTION [A] PAYABLE IN THE EVENT OF ACCIDENT:	BRONZE	SILVER	GOLD	PLATINUM
1. Accidental Death	£10,000	£10,000	£10,000	£10,000
2. Temporary Total Disablement	£250 pw	£375 pw	£500 pw	£625 pw

Benefit in respect of Item 2, Temporary Disablement, Shall be payable for such period or periods during which the Insured Person shall be disabled, up to but not beyond 52 weeks from the date on which he first becomes disabled, excluding the first 3 weeks of disablement.

SECTION [B] PAYABLE IN THE EVENT OF ILLNESS:	BRONZE	SILVER	GOLD	PLATINUM
3. Temporary Total Disablement	£250 pw	£375 pw	£500 pw	£625 pw

Compensation in respect of Item 3 shall be payable for such period or periods during which the Insured Person shall be disabled up to but not beyond 52 weeks from the date on which he first becomes disabled, excluding the first 3 weeks of disablement.

Age Limit

No cover shall attach under this Certificate if at the commencement date of the Period of Insurance the Insured Person has reached their 61st birthday.

Country of Residence

Cover is only available to residents of the UK, Isle of Man and the Channel Islands.

Special Extensions applying to this Certificate

COMA BENEFIT

If during the Operative Time the Insured Person sustains Bodily Injury which results in the continuous unconscious state of the Insured Person, there is a payment of:

£200 (for Bronze cover)

£250 (for Silver cover)

£300 (for Gold cover)

£350 (for Platinum cover)

for each full week of continuous unconsciousness, up to a maximum of **52 weeks**.

HOSPITALISATION BENEFIT

If during the Operative Time the Insured Person sustains Bodily Injury following an Accident which within 2 weeks is the sole and independent cause of the Insured Person being admitted to hospital on the recommendation of a Medical Practitioner, the Underwriters will pay:

£200 (for Bronze cover)

£250 (for Silver cover)

£300 (for Gold cover)

£350 (for Platinum cover)

per full week up to a maximum of **52 weeks** to any one Insured Person while they are a hospital in-patient.

Endorsements

(Please check your Certificate of Insurance to see if you have included Hazardous Pursuits on your plan)

IT IS HEREBY NOTED AND AGREED THAT the list of sports covered under the Non-Hazardous and Hazardous options are as follows:

Hazardous Pursuit Definitions

AVIATION: NO COMPETITIONS OR AEROBATICS	NON-HAZARDOUS	HAZARDOUS
Ballooning	Excluded	Included
Gliding	Excluded	Included
Hang gliding, paragliding	Excluded	Included
Microlight aeroplanes	Excluded	Included
Microlight gyrocopters	Excluded	Included
Parachuting and skydiving	Excluded	Included
Private flying (aeroplane)	Excluded	Included
Private flying (helicopter)	Excluded	Included
AVIATION: WITH COMPETITIONS OR AEROBATICS	NON-HAZARDOUS	HAZARDOUS
Gliding	Excluded	Excluded
Hang gliding, paragliding	Excluded	Excluded
Microlight aeroplanes	Excluded	Excluded
Microlight gyrocopters	Excluded	Excluded
Parachuting and skydiving	Excluded	Excluded
Private flying (aeroplane)	Excluded	Excluded
Private flying (helicopter)	Excluded	Excluded
BALL GAMES & TEAM SPORTS	NON-HAZARDOUS	HAZARDOUS
Amateur Level	Included	Included
Semi-Professional Level	Excluded	Included
Pro Level	Excluded	Excluded
BUNGEE JUMPING	NON-HAZARDOUS	HAZARDOUS
Up to 20 jumps per annum	Excluded	Included
Over 20 jumps per annum	Excluded	Excluded
CAVING & POTHOLING	NON-HAZARDOUS	HAZARDOUS
Caving and potholing	Excluded	Excluded

Hazardous Pursuit Definitions

CYCLING AND MTB	NON-HAZARDOUS	HAZARDOUS
Downhill, freeriding	Excluded	Included
Mountain biking, off road cycling, BMX no competitions or racing (all trail levels)	Included	Included
Mountain biking, off road cycling, BMX with competitions or racing (all trail levels)	Excluded	Included
Road bike, racing bike, track cycling no competitions or racing	Included	Included
Road bike, racing bike, track cycling including competitions or racing	Excluded	Included
DIVING: HOLIDAY DIVING ONLY (NO COVER FOR WRECK, CAVE, SOLO OR DEEPWATER DIVES)	NON-HAZARDOUS	HAZARDOUS
Dive Depths < 50m	Included	Included
Dive Depths >50m	Excluded	Included
DIVING: STANDARD ACTIVITIES, INCLUDING WRECK, CAVERN, NITROX	NON-HAZARDOUS	HAZARDOUS
Dive Depths < 50m	Included	Included
Dive Depths 50-80m	Excluded	Included
Dive Depths > 80m	Excluded	Excluded
Cave / Ice diving	Excluded	Excluded
Solo diving or re-breather diving	Excluded	Excluded
EQUESTRIAN SPORTS	NON-HAZARDOUS	HAZARDOUS
Hacking, trekking, recreational riding (no competition) incl. jumping	Included	Included
Flat racing, trot racing (mounted, amateur), harness racing, hunting	Excluded	Included
Steeplechasing, obstacle racing, rodeo,	Excluded	Excluded
Eventing - competition	Excluded	Included
Showjumping - competition	Excluded	Included
Dressage - competition	Excluded	Included
Polo - competition	Excluded	Included
Vaulting - competition	Excluded	Included
Endurance - competition	Excluded	Included
MARTIAL ARTS	NON-HAZARDOUS	HAZARDOUS
Boxing, No rules fighting	Excluded	Excluded
Martial arts, wrestling, no competitions	Excluded	Included
Martial arts, wrestling, with competitions	Excluded	Included

Hazardous Pursuit Definitions

MOTOR CAR RACING	NON-HAZARDOUS	HAZARDOUS
Amateur track days / experience days, navigation rallies, drifting, auto slalom, autocross, karting (no racing or competitions)	Excluded	Included
Autograss	Excluded	Included
Formula series - all classes	Excluded	Included
Saloon car racing (no touring car, DTM, WTCC)	Excluded	Included
Karting with racing	Excluded	Included
Rally car racing (driver and co-driver)	Excluded	Included
Sports car (circuit racing) single make / brand trophy	Excluded	Included
Sports car racing 12 or 24 hour (e.g. Le Mans) and endurance	Excluded	Excluded

MOTOR CYCLE RACING	NON-HAZARDOUS	HAZARDOUS
Amateur track days / experience days	Excluded	Included
Circuit racing	Excluded	Included
Road racing	Excluded	Excluded
Endurance racing	Excluded	Included
Motocross, supercross, Supermoto, enduro, hill climb, trial riding & quad biking	Excluded	Included
Supersport	Excluded	Included
TT racing, Dakar rally, drag racing, sprint, speedway, stunt, sidecar events, sidecar, rallycross and autocross	Excluded	Excluded

MOUNTAINEERING: NO ARTIC, ANTARCTICA, GREENLAND OR ALASKA (ANY MOUNTAIN CLIMBING ACTIVITIES INVOLVING ROPES)	NON-HAZARDOUS	HAZARDOUS
Indoor climbing, hiking, walking, scrambling	Included	Included
Trekking, snowshoeing (no solo attempts) below 500m	Included	Included
Trekking, snowshoeing (no solo attempts) above 500m	Excluded	Included
Sports climbing, rock climbing above 5,300m	Excluded	Included
Sports climbing, rock climbing (no solo attempts) up to 5,300m	Excluded	Included
Traditional mountaineering up to 5,300m (no solo attempt)	Excluded	Included
Traditional mountaineering above 5,300m	Excluded	Included
Traditional mountaineering, UK only (no solo attempts)	Excluded	Included
Free climbing / rope free mountaineering	Excluded	Excluded

Hazardous Pursuit Definitions

SHOOTING SPORTS	NON-HAZARDOUS	HAZARDOUS
Indoor ranges, clay pigeon, target shooting (including archery and crossbow, rifle)	Included	Included
Hunting	Excluded	Excluded
WATER SPORTS	NON-HAZARDOUS	HAZARDOUS
Canoeing, rowing	Included	Included
Kayaking, white water rafting (class 5 and above)	Excluded	Excluded
Water skiing, wakeboarding	Included	Included
WATER SPORTS: PLEASURE ONLY	NON-HAZARDOUS	HAZARDOUS
Jet ski	Included	Included
Motor boating inshore	Included	Included
Motor boating offshore	Excluded	Included
Sailing, yachting inshore	Included	Included
Sailing, yachting offshore (no single handed, solo or around the world)	Excluded	Included
Surfing including wind and kite	Included	Included
WATER SPORTS: RACING, COMPETITION	NON-HAZARDOUS	HAZARDOUS
Jet ski	Excluded	Included
Powerboat	Excluded	Included
Sailing, yachting inshore	Excluded	Included
Sailing, yachting offshore (no single handed, solo or around the world)	Excluded	Included
Surfing including wind and kite	Excluded	Included
WINTER SPORTS	NON-HAZARDOUS	HAZARDOUS
Snow skiing / boarding - excluding competitions (excludes off-piste)	Included	Included
Snow skiing / boarding - including competitions (excludes off-piste)	Excluded	Included
On / off-piste snow skiing / boarding - less than 4 trips per annum	Included	Included
On / off-piste snow skiing / boarding - more than 4 trips per annum	Excluded	Included

Endorsements

Geographical Limits: Worldwide

IT IS HEREBY NOTED AND AGREED THAT the following sports are excluded under this policy:

- All combat sports
- All winter sports races
- Other Excluded sports: cresta run luge, ice swimming, shooting, ultra running (48hrs plus in duration), arm wrestling, Australian rules, base jumping, big walling, bull running, canoeing/kayaking/rafting (above grade 5), deep water soloing, downhill skating, fly boarding, free climbing/running, gravity biking, jet lev, kite skiing/snowboarding, microlight flying, paragliding (without instructor), parkour, sand dune buggying, Segway polo, speed flying, TA training.

IT IS FURTHER NOTED AND AGREED THAT cover under this Policy EXCLUDES all travel to areas of War & Unrest unless declared and agreed by Underwriter's prior to travelling to such areas.

DEFINITION OF AREA OF WAR OR UNREST

Country or Area within a Country where the Foreign and Commonwealth office advise against "ALL" travel.

www.fco.gov.uk

IT IS FURTHER NOTED AND AGREED THAT the sum insured specified in items 2 and 3 of the Schedule of Benefits is limited to a maximum £250 per week in respect of persons not in full time gainful employment.

IT IS FURTHER NOTED AND AGREED THAT to claim benefits 2-3 – Temporary Total Disablement – you must have a non-sporting occupation where you work at least 16 hours per week. Furthermore, this occupation will be used to assess your disablement claim.

IT IS FURTHER NOTED AND AGREED THAT cover under this Policy is subject to the Pre-Existing Exclusion Clause.

PRE-EXISTING EXCLUSION CLAUSE

The Underwriters shall not be liable for claims arising out of or attributable to any physical defect, infirmity or medical condition known to the Insured Person at the inception date of this insurance or date of their addition, whichever the later. This exclusion shall not apply if such condition has been without the necessity of medical consultation or treatment for 24 consecutive months prior to the commencement date of this insurance. Any medical conditions that are excluded at commencement date of this insurance can become covered once you complete 24 consecutive months without the necessity of medical consultation or treatment.

IT IS FURTHER NOTED AND AGREED THAT all relevant Health & Safety precautions are undertaken and equipment is to be up to the accepted minimum standard set by the governing body of the sport which is being undertaken.

IT IS FURTHER NOTED AND AGREED THAT this insurance is deemed to be extended to cover aerial activities other than as a passenger, in conjunction with the Hazardous Pursuits definitions, if the appropriate premium has been paid.

IT IS FURTHER NOTED AND AGREED THAT this insurance is deemed to be extended to cover sailing activities more than 12 miles off shore, in conjunction with the Hazardous Pursuits definitions, if the appropriate premium has been paid.

IT IS FURTHER NOTED AND AGREED THAT this insurance is deemed to be extended to cover selected Combat Sports in conjunction with the Hazardous Pursuits definitions, if the appropriate premium has been paid.

IT IS FURTHER NOTED AND AGREED THAT this insurance is deemed to be extended to cover selected Mountaineering Activities in conjunction with the Hazardous Pursuits definitions, if the appropriate premium has been paid.

IT IS FURTHER NOTED AND AGREED THAT if Bronze or Silver option purchased, benefits of up to £375 per week are treated as out of pocket expenses and in the event of a claim the Insured Person only needs to substantiate that they are in full-time gainful employment at the time of the incident that gives rise to the claim. If Gold or Platinum option purchased, you will need to provide evidence of earnings to substantiate that your weekly Temporary Total Disablement benefit does not exceed 65% of your average gross earnings.

IT IS FURTHER NOTED AND AGREED THAT accident or illness (where you have chosen to include the sickness option) suffered in the first 14 days from the start date will not be covered under this Policy.

IT IS FURTHER NOTED AND AGREED THAT the cover under this policy excludes all claims relating to an injury of the Insured Persons back or spine unless radiological evidence from a qualified medical practitioner is provided.

IT IS FURTHER NOTED AND AGREED THAT where semi-professional sports are covered under the 'Hazardous Sports' extension, disablement is from the Insured Person's main, non-sporting occupation only.

Conditions

INFORMATION YOU HAVE GIVEN US

In deciding to accept this insurance and in setting the terms and premium, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information, we will treat this insurance as if it had never existed and decline all claims. However, if we establish that, unknown to you, an Insured Person deliberately or recklessly provided false or misleading information we shall treat this insurance, in so far as it relates to the Insured Person concerned, as if it had never existed and decline all claims relating to such Insured Person.

If we establish that you carelessly provided us with false or misleading information it could adversely affect your insurance and any claim. For example, we may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. However, if we establish that, unknown to you, an Insured Person was careless in providing information then we shall treat this insurance, in so far as it relates to the Insured Person concerned, as if it had never existed and refuse to pay claims and return a proportion of the paid premium that relates to such Insured Person. We will only do this if we provided you with insurance cover which we would not otherwise have offered;

If we establish that you or an Insured Person was careless in providing us with the information that we have relied upon in accepting this insurance and setting its terms and premium we may:

- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by you or an Insured Person's carelessness; or
- charge you more for your insurance or reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
- cancel your insurance in accordance with the "Cancelling this insurance" section that follows.

We or Hive Insurance Services will write to you if we:

- intend to treat this insurance as if it had never existed; or
- need to amend the terms of your insurance; or
- require you to pay more for your insurance.

NOTIFYING US OF ANY CHANGES OR INACCURACIES

If you become aware that information you have given us is inaccurate or has changed, you must inform Hive Insurance Services as soon as practicable.

When we are notified that information you previously provided is inaccurate, or of any changes to that information, we will tell you if this affects your insurance. For example, we may amend the terms of your insurance or require you to pay more for your insurance or cancel your insurance in accordance with the "Cancelling this insurance" section that follows.

If you fail to notify us that information you have provided is inaccurate, or you fail to notify us of any changes, this insurance may become invalid and we may not pay your claim, or any payment could be reduced.

CANCELLING THIS INSURANCE

You can cancel this insurance at any time by writing to Hive Insurance Services.

We can cancel this insurance by giving you thirty (30) days' notice in writing. We will only do this for a valid reason (examples of valid reasons are as follows):

- Non-payment of premium;
- A change in risk occurring which means that we can no longer provide you with insurance cover;
- Non-cooperation or failure to supply any information or documentation we request; or
- Threatening or abusive behaviour or the use of threatening or abusive language.

REFUND OF PREMIUM

This insurance has a cooling off period of fourteen (14) days from either:

- the date you receive this insurance documentation; or
- the start of the period of insurance

whichever is the later.

If you cancel this insurance within the cooling off period then, provided you have not made a claim, we will refund in full any premium you have paid.

If this insurance is cancelled outside the cooling off period then, provided you have not made a claim, you will be entitled to a pro rata refund of any premium paid, less a 15% cancellation fee (subject to a minimum of £25).

If we pay any claim in whole or in part, then no refund of premium will be allowed.

Conditions

THE UNDERWRITERS SHALL ONLY BE LIABLE:-

under Item 1 of the Schedule of Benefits if death occurs within twenty-four calendar months of the date of the accident.

In respect of any accident or Illness (where you have chosen to include the sickness option) covered under this Insurance no benefit will be payable under more than one of the items in the Schedule of Benefits in respect of the consequences of one Accident or Illness, and no Temporary Total Disablement benefit will become payable until the total amount has been ascertained and agreed. Where any payment is made for Temporary Total Disablement benefit, the amount paid will be deducted from any lump sum subsequently payable in respect of the same Accident or Illness.

Any claim for medical expenses hereunder shall be payable only to the extent of the difference between the total amount of such claim as calculated in accordance with the provisions stated in the Schedule of Benefits and the total of any amounts due from other insurances and medical schemes covering the same expenses.

If the Insured Person disappears during the Period of Insurance and is not found within twelve months of disappearing, and that sufficient evidence is produced that leads Underwriters inevitably to the conclusion that the Insured Person has sustained Bodily Injury and that such injury has caused the Insured Person's death, the Sum Insured for Item 1 Death shall become payable hereunder. If at any time after such payment the Insured Person shall be found to be living, the sum thus paid shall be refunded to the Underwriters.

If at the expiry date of the Period of Insurance the Insured Person is subject to the control of persons effecting a hijack or kidnap, cover under of this Insurance will continue without additional premium for a further period not exceeding twelve calendar months in all until the Insured Person has been released and has travelled direct from the place of his detention to his home or original destination.

EVIDENCE REQUIRED

In connection with any claim:

- A) all medical certificates, reports, information and evidence required by the Underwriters to substantiate that claim must be supplied at the Assured &/or Insured Person's own expense and in such form as the Underwriters may reasonably require;
- B) the Insured Person must undergo a medical examination and provide medical evidence to the Underwriters (at the Underwriters expense) as often as the Underwriters may reasonably require following receipt of that claim; and
- C) no benefit shall be payable in respect of that claim where the Insured Person fails to undergo such medical examination or provide such medical evidence as referred to in B above.

DATA PROTECTION

Please visit www.pulse-insurance.co.uk/privacy-policy for further information about how and when we process your personal information under our full Privacy Policy.

HOW WE USE YOUR INFORMATION

The personal information, provided by you (or anyone acting on your behalf), is collected by or on our behalf and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, research or for statistical purposes. We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as 'special category data', we must have a specific additional legal ground for such processing.

Conditions

Generally, we will rely on the following legal grounds:

- It is necessary for us to process your personal information to provide this policy and services related to it. We will rely on this for activities such as assessing your application, managing your policy, handling claims and providing other services to you
- We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services, and providing information about our products and services to you
- We have a legal or regulatory obligation to use such personal information
- We need to use such personal information to establish, exercise or defend our legal rights
- You have provided your consent to our use of your personal information, including special category data

HOW WE SHARE YOUR INFORMATION

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following types of third parties:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our behalf
- Other insurers, business partners and agents
- Hive Insurance Services

MARKETING

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

FRAUD PREVENTION AND DETECTION

In order to prevent or detect fraud and money laundering we may check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

AUTOMATED DECISIONS

We may use automated tools with decision making to assess your application for insurance and for claims handling processes. If you object to an automated decision, we may not be able to offer you an insurance quotation.

SANCTIONS

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

CHOICE OF LAW

You and we are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

RIGHTS OF THIRD PARTIES

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Definitions

Accident – means a sudden, unexpected, unusual, specific, external event which occurs at an identifiable time and location during the period of insurance.

Activity / Activities – Sport/s or leisure events undertaken as a non-professional and whilst participating in the countries covered for which the appropriate premium has been paid.

Bodily Injury – means identifiable physical injury which is caused by an Accident, and 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 twenty-four calendar months of the date of such Accident. Bodily Injury shall also include exposure resulting from a mishap to a conveyance in which the Insured Person is travelling; the date of such mishap shall be deemed to be the date of the Accident causing such bodily injury.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by you or any other party.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident

1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Illness shall mean sickness or disease which first declares itself during the Period of Insurance and which results in the Insured Person's disablement as provided for under Section [B] of this Insurance within twelve calendar months of the date on which it declares itself.

Operative Time – time spent taking part in or practicing any sport other than those which are specifically excluded.

Professional – means any person who has a contract of employment and where their full-time occupation is undertaking the sport / activity.

Temporary Total Disablement – means disablement which entirely prevents the Insured Person from engaging in their usual occupation.

Underwriters – TCanopus Syndicate 4444 and Travelers Syndicate 5000.

Exclusions

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

1.
 - a. Driving motorised vehicles for which you do not hold a full UK licence in circumstances requiring that such licence be held;
 - b. Mountaineering activities;
 - c. Scuba diving, except where you are accompanied and does not exceed the depth to which you are qualified to or actually being trained to, and never in excess of forty (40) metres, unless specifically accepted in writing by us;
 - d. sailing outside the twelve (12) mile limit (Group 2) cover is limited to North Sea, Irish Sea, English Channel, Bay of Biscay, Straits of Gibraltar, the Mediterranean Sea, between the Caribbean Islands (except in hurricane season), to or from the Canary Isles from the west coast of Morocco or south coast of Portugal, the Baltic Sea, and between the islands off the coast of Norway (excluding Svalbard Islands), unless specifically accepted in writing by us;
 - e). Any activity in territories not mapped on the maps issued by the nearest local authority or more than one-hundred and fifty (150) kilometres from the nearest habitation unless specifically agreed in writing by us.
2. The Insured person taking part in any sporting activity in a Professional capacity
3. The Insured Person's suicide, attempted suicide or intentional self-injury
4. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life).
5. The Insured Person's own criminal act.
6. The Insured Person's engaging in any form of operational duties as a member of the armed forces.
7. The Insured Person engaging in aerial activities other than air travel as a passenger.
8. Radioactive contamination.
9. Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness.
10. Bodily Injury or Illness occurring after the Insured Person's 62nd birthday.
11.
 - a. Any naturally occurring condition or degenerative process
 - b. Any gradually operating process
 - c. Post traumatic stress disorder or any psychological or psychiatric condition (not resulting from Bodily Injury following an Accident)
12. Neuroses, psychoneuroses or psychopathies, anxiety, stress, fatigue or mental or any other emotional diseases or disorders of any type.
13. A chronic pain syndrome including but not limited to chronic or complex regional pain syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body).
14. IT IS HEREBY NOTED AND AGREED THAT cover under this Certificate excludes any claim in any way caused by or resulting from:
 - a. Coronavirus disease (COVID-19)
 - b. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
 - c. Any mutation or variation of SARS-CoV-2
 - d. Any fear or threat of a), b) or c) above

For example, your Insurance Policy does not cover any claim, in any way caused by or resulting from a), b), c) or d) above, for:

 - i. bodily injury or illness
 - ii. self-isolation or any quarantine requirements or restrictions in movement of people, goods or animals
 - iii. any travel advice or warning, or fear or threat of such advice or warning
15. Any benefits for Bodily Injury or Illness caused by or arising out of a Cyber Incident are payable subject to the terms, conditions, limitations and exclusions of this policy. This policy does not provide cover under any circumstances for any Bodily Injury or Illness arising directly or indirectly from any Cyber Act.
16. For any claim as a result of War within the insured persons country of residence.
17. For any claim as a result of War occasioned by any Nuclear, Chemical or Biological Cause.
18. Any illness unless you have chosen to include the sickness option

How to Make a Claim

THINGS YOU AND THE INSURED PERSON MUST DO

You must comply with the obligations set out below. If we determine that any claim you make under this insurance has been adversely impacted directly by failure to comply with the obligations below, we may refuse to pay your claim or reduce the amount of any payment we make for the claim.

- In the event of an Accident &/or Illness which causes or may cause a claim under this insurance, you must, as soon as practicable, and up to a maximum of 6 months from the date of such event, notify the Claims Handler, Crawford.
- In the event of an Accident &/or Illness (where you have chosen to include the sickness option) the Insured Person must seek the attention of a duly qualified medical practitioner. Notice must be given to Crawford in the event of the Insured Person's death resulting or alleged to result from an Accident.
- The Insured Person must provide us or our medical adviser with the necessary authorisation to access or obtain all the Insured Person's medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition. The medical adviser must, for the purpose of reviewing the claim, be allowed to examine the Insured Person as we consider necessary.
- You must provide Crawford with all information we may reasonably require including a fully completed claim form.

REGISTERING YOUR CLAIM

In the event of you having to make a claim under this Certificate, please register your claim online using the following URL: <https://us-fnol.claims.global/PulseInsurance>

You can also register your claim over the phone:
Crawford: **01908 735318**

Once you have been allocated a claims reference number, you can sign into the portal at any time, using the following information:

- Claims reference number
- Claimant's last name
- Claimant's date of birth
- Claimant's postcode

HOW WE DEAL WITH YOUR CLAIM

You will be asked to upload supporting documents via the claims portal. Once all documents have been uploaded, your claim will be assessed. If the documents uploaded are accepted/rejected, you will be notified by email. Sometimes it may be necessary for additional information or documents to be requested. If this is the case, you will be notified by email.

If you have any queries regarding your claim, please contact the following: Crawford TPA, Ashton House, Silbury Boulevard, Milton Keynes MK9 2AH

www.crawco.co.uk

PulseClaims@Crawco.co.uk 01908 735318

Once your claim is accepted, we will pay you the amount stated in the relevant section of the schedule of benefits.

1. The maximum benefit period in respect of Temporary Total Disablement will be the benefit period shown in the schedule of benefits following the expiry of the excess period.
2. The total sum payable under this insurance in respect of any one (1) or more claims will not exceed in all the largest benefit under any one of the items contained in the schedule of benefits.

FRAUDULENT CLAIMS CLAUSE

1. If the Insured makes a fraudulent claim under this insurance contract, the Insurer:
 - a) Is not liable to pay the claim; and
 - b) May recover from the Insured any sums paid by the Insurer to the Insured in respect of the claim; and
 - c) May by notice to the Insured treat the contract as having been terminated with effect from the time of the fraudulent act.
- 2) If the Insurer exercises its right under clause 1) c) above:
 - a) The Insurer shall not be liable to the Insured in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Insurer's liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - b) The Insurer need not return any of the premiums paid.

FRAUDULENT CLAIMS – GROUP INSURANCE

- 3) If this insurance contract provides cover for any person who is not a party to the contract ("a covered person"), and a fraudulent claim is made under the contract by or on behalf of a covered person, the Insurer may exercise the rights set out in clause 1) above as if there were an individual insurance contract between the Insurer and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

How to make a complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Hive Insurance Services. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to either:

Canopus
Complaints
One Lime Street,
London EC3M 7HA.

Tel: **020 7337 3700**
Fax: 020 7337 3999

E-mail: complaintsinbox@canopus.com

or Complaints:

Lloyd's Market Services,
One Lime Street,
London EC3M 7HA.

Tel: 020 7327 5693, fax: 020 7327 5225

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures, including timescales, are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, or, in any event, after a period of eight weeks from making your complaint, you may refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling

disputes between consumers and businesses providing financial services.

The contact details for the FOS are:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR.

Telephone: 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK)

or: 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

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

You can find more information on the FOS at www.financial-ombudsman.org.uk

Making a complaint does not affect your right to take legal action.

COMPENSATION

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriters is unable to meet its obligations to you under this insurance. If you were entitled to compensation under the Scheme, the level and extent of the 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

This policy is distributed by Protect My Income, an appointed representative of Hive Insurance Services Limited (see regulatory details below). Registered office Mallory House, Goostrey Way, Mobberley Cheshire WA16 7GY.

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