

**This document provides key information about the DTW1991 Motor Sport Personal Accident policy and is a guide to benefits provided and a summary of the terms and conditions and exclusions. It does not contain the full terms and conditions and exclusions of the contract. These can be found in the policy wording**

The Personal Accident Policy is underwritten by DTW 1991 Underwriting Limited on behalf of Syndicate DTW1991 at Lloyd's

This insurance is underwritten by Syndicate 1991 at Lloyd's, managed by Coverys Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, FRN 224442. Registered in England and Wales number 04690709

Syndicate DTW1991 at Lloyd's is managed by Coverys Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority Registered in England and Wales No: 04690709 Registered Office: 6th Floor, One Creechurch Place, London EC3A 5AF

Full details are available on the Financial Services Register which is held on the Financial Conduct Authority's (FCA) website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on telephone no. 0800 111 6768

This Policy is intended to cover the Business and provide the protection that has been requested by you (the Insured)

### Key Cover, Features and Benefits

The Insurance can provide compensation for Accidental Bodily Injury that results in:

- Death
- Loss of Limb
- Loss of Sight
- Loss of Speech
- Loss of Hearing
- Permanent Total Disablement
- Temporary Total Disablement
- Medical and Emergency Travel Expenses as a result of Accidental Bodily Injury

The Schedule and Specification will show which of these Benefits apply and the amount of such Benefits

Coverage operates worldwide including whilst engaged in Professional Sports and is designed to respond should ability to participate in the Sport be curtailed by one of the above. This Insurance does not cover Death from natural causes or Medical and Emergency Travel Expenses as a result of illness or sickness

The amounts of benefit are determined at outset and will be referred to as the sums insured

In the event of a claim, proof of claim will be required which should include the following information:

- details of the Accidental Bodily Injury
- the date of commencement of the Insured Person's Temporary Total Disability
- the dates of all days missed by the Insured in respect of the Temporary Total Disability for which benefit is being claimed.

The policy is in force for the period stated in the Schedule

## Significant Exclusions and Limitations

The policy does not cover Accidental Bodily Injury arising from:

- any pre-existing physical defect infirmity or medical condition for which medical advice or treatment has been received in the 12 months prior to inception or last renewal of the policy
- work related upper limb disorder or any gradually operating cause
- any psychological nervous emotional or behavioural condition stress depression or mental illness
- the use of intoxicating liquor or drugs
- suicide or self-injury
- military naval or air service
- hunting diving skiing or any form of winter sports, potholing, caving or mountaineering
- flying other than as a passenger in a licensed passenger carrying aircraft
- any event happening after the expiry of the period of insurance when an insured person reaches the age of 75
- war, civil war, rebellion, civil commotion, riot, revolution or insurrection
- radioactive contamination or the discharge explosion or use of a weapon of mass destruction

## Foreign and Commonwealth Office (FCO) Advice

This policy provides no cover whilst an insured person is travelling to or is in a destination where the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel

## Sanctions Limitation and Exclusion

The Insurer shall be deemed to provide no cover and shall not be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America

## What to do in the event of a Claim

In the event of a claim under Sections A, B or C of the Policy notice shall be given to Insurance Administration Services Ltd as soon as reasonably practicable

Postal Address:

Insurance Administration Services Limited

PO Box 9

Mansfield

Notts NG19 7BL

Telephone: 01623 683 585

Email: [claims@ias-health.com](mailto:claims@ias-health.com)

Please quote reference DTW – TMSPA – 4 – 2018 – V2

In the event the Insured Person suffers Accidental Bodily Injury that is likely to result in a claim under Section C of the Policy the Insured Person must contact the Assistance Company on

**2 Clifton Mews, Clifton Hill, Brighton BN1 3HR**

**Telephone: +44 (0)20 8050 1991**

**Email: [operations@maydayassistance.com](mailto:operations@maydayassistance.com)**

The Assistance Company must be consulted before any Emergency Travel Expenses or Medical Expenses are incurred

## Complaints Procedure

In the event that You wish to make a formal complaint You should contact the Compliance Officer whose details are below using one of the following options:

In writing (letter or email) to the address shown below or

By telephone to the telephone number shown below

The Compliance Officer

Syndicate 1991

6th Floor

One Creechurch Place

London EC3A 5AF

Email: [complaints@DTW1991.com](mailto:complaints@DTW1991.com)

Telephone: +44 (0)20 3923 3120

Your complaint will be reviewed and a written response will be sent within 14 calendar days from the date of receipt.

If You are not satisfied with the response, or have not received a response from the Insurer within 14 calendar days, You are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of Your complaint and provide You with a written final response. If You wish to ask Lloyd's to investigate Your complaint You may do so by contacting

Complaints

Lloyd's

Fidentia House

Walter Buke Way

Chatham Maritime

Chatham

Kent ME4 4RN

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Telephone: +44 (0)20 7327 5693

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. Using these services does not affect Your right to take legal action.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) Telephone: 0300 123 9123 (charges apply) or 0800 023 4567 (free from mobile phones and landlines). For callers from abroad: +44(0)20 7964 0500 (charges apply).

The Financial Ombudsman Service offers a free and independent service to you, to help settle disputes between businesses providing financial services and their customers