

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

Your insurance is provided by DTW 1991 Underwriting Limited on behalf of Syndicate DTW1991 at Lloyd's. Registered in England and Wales No. 008330551. Registered Office: 71 Fenchurch Street, London EC3M 4BS. DTW 1991 Underwriting Limited is an Appointed Representative of R&Q Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Syndicate DTW1991 at Lloyd's is managed by R&Q Managing Agency Limited. Registered in England and Wales No. 04690709, Registered Office: 71 Fenchurch Street, London EC3M 4BS.

Full details are available on the Financial Services Register which is held on the Financial Conduct Authority's (FCA) website 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 70
- 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

Please quote reference DTW – TMSPA – 10 – 2016 – V1

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

UK Telephone No: +44 (0)20 7902 7123

FAX: +44 (0)20 7928 4748

Email: ops@intana-global.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 at Lloyd's Syndicate DTW1991 using one of the following options:

- a) In writing (letter or email) to the address shown below or
- b) By telephone to the telephone number shown below

The Compliance Officer
Syndicate DTW1991
R&Q Managing Agency Limited
71 Fenchurch Street
London
EC3M 4BS
Email: complaints@dtw1991.com
Tel: +44 (0)20 7977 0876
Fax: +44 (0)20 7283 9872

Once your complaint is received Syndicate DTW1991 at Lloyd's will attempt to respond within 10 working days from the date of receipt but in any event no later than the response time stipulated by any instructions received from the relevant UK regulator. In the event that you remain dissatisfied you can refer the matter to Lloyd's. Their address and contact details are as follows:

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

Email: complaints@lloyds.com
Tel: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint" available at 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 Email: 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