

Policy Content

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Introduction

Welcome to the Motor Sport Personal Accident Policy 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 Coverys 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 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: 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 provide the protection that has been requested by you (the Insured).

As a legal contract between the Insurer and you the Insured it is important that you take the time to read this Policy document checking all the details stated in the Schedule and Specification (which are attached to and form an integral part of the Policy) to ensure it reflects your understanding of the cover and meets your requirements.

The Insured or the Insured's insurance advisor must notify the Insurer as soon as is reasonably practicable if there is a discrepancy omission or if the Insured's insurance requirements change.

Policy Contract

In consideration of payment of the premium the Insurer agrees to indemnify the Insured or otherwise to pay the benefits and compensations stated to the extent and in the manner specified in this Policy

provided that

1. the Insured shall be subject to all the terms conditions limitations and exclusions contained in this Policy or by additional endorsements.
2. the Insurer's liability shall not exceed the Sums Insured or Limits of Liability expressed in this Policy.
3. in the absence of any written agreement to the contrary the law applicable to this Policy will be English law and any dispute concerning the interpretation of this Policy shall be subject to the jurisdiction of the courts of England and Wales.

Signed on behalf of the Insurer:



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
Coverys Managing Agency Limited
71 Fenchurch Street
London
EC3M 4BS

Email: complaints@dtw1991.com and syndicate1991@rqih.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.

Data Protection Notice

The Insurer may collect, hold and process certain types of information regarding the Insured Person (“data subjects”) for particular purposes as allowed by law in the course of conducting our relationship with you. This information will be processed for the purpose of underwriting your insurance coverage, managing the policy and administering claims. The Insurer may pass this information to third parties such as loss adjusters, legal advisers and other of its agents for these purposes. This may involve its transfer to countries which do not have data protection laws. Some of the information we collect may be classified as “sensitive” – that is, information about disciplinary proceedings, convictions, alleged criminal activities or medical conditions.

Data subjects have a right of access to, and correction of, information that we hold about them. If they would like to exercise either of these rights, they should contact the Data Protection Compliance Officer at:

The Data Protection Compliance Officer
Syndicate DTW1991
Coverys Managing Agency Limited
71 Fenchurch Street
London
EC3M 4BS

Financial Services Compensation Scheme (FSCS)

Coverys and DTW 1991 Underwriting Limited are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

Cooling Off Period

Where the Insured is classified as a consumer or as a micro-enterprise as defined by the Financial Conduct Authority then the Insured may cancel this insurance within 14 days of the start of the Period of Insurance by returning all documentation to the broker from whom the insurance was purchased and provided that no claim has been made the premium will be refunded in full.

Right to Cancel

The Insured may cancel this insurance at any time by writing to the broker from whom the insurance was purchased. Any return premium due to the Insured will depend on how long this insurance has been in force and whether the Insured has made a claim.

The Insurer may cancel this Policy by giving 30 days’ notice by registered letter to the Insured at their last known address. Any return premium due to the Insured will depend on how long this insurance has been in force and whether the Insured has made a claim.

Sanction 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.

Several Liability Clause LMA 5096 (Combined Certificate)

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address. Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

Policy Definitions

(Wherever these words appear within the Policy starting with a capital letter they shall bear the same meaning throughout this Policy)

Accident

A sudden violent external unforeseen and identifiable event and the word 'Accidental' shall be construed accordingly

Accidental Bodily Injury

Injury which is caused solely by Accidental means and which within 24 months from the date of such Accident and independently of illness or any other cause shall result in the death or disablement of the Insured Person

Accumulation Limit

The maximum aggregate amount the Insurer will pay in respect of all Insured Persons for all claims arising from one event source or original cause

Annual Salary

The total annual remuneration excluding payments for overtime commission dividends or bonus payable to the Insured Person at the date of occurrence of Accidental Bodily Injury

Appointed Representative

A solicitor or other suitably qualified person appointed to act in any legal proceedings for the Insured Person or for the Insured Person's personal legal representative

Assistance Company

Mayday Assistance
2 Clifton Mews, Clifton Hill, Brighton BN1 3HR
Telephone: +44 (0)20 8050 1991
Email: operations@maydayassistance.com

Benefit

The amount of compensation payable by the Insurer under this Section as stated in the Specification

Benefit Period

The maximum period as stated in the Specification for which the Insurer will pay a Benefit such period commencing on the date the Insured Person first became disabled and ending no later than the number of weeks as stated in the Specification thereafter (allowing for any Excess Periods applied)

Excess Period

The period as stated in the Specification at the commencement of each and every period of disablement for which no Benefit shall be payable under this Section

Hospital means any hospital or similar establishment providing both a full time nursing service for the care of resident patients by persons with recognised nursing qualifications and full time surgical and medical facilities by registered medical practitioners

Hospitalisation means confinement as an in-patient in a Hospital for a period of at least 24 hours

Insured

Person(s) or corporate body named in the Schedule

Insured Person

Any person up to the age of 70 years and shown in the Specification as being an Insured Person. Cover shall apply until the end of the Period of Insurance during which an Insured Person attains the age of 70 years

Insurer

DTW 1991 Underwriting Limited on behalf of Syndicate DTW1991 at Lloyd's

Loss of Limb

Permanent total and irrecoverable loss of use by physical separation or otherwise of one or both hands at or above the wrist and/or one or both feet at or above the ankle

Loss of Sight

Permanent total and irrecoverable loss of sight

Loss of Speech or Hearing

Permanent total and irrecoverable loss of speech or hearing

Maximum Benefit Any One Person

The maximum Benefit in respect of any one Insured Person for all claims arising from one event source or original cause

Operative Time of Cover

The period of time during which the Insured Person is covered by this Policy (as stated in the Specification and described in the Policy)

Period of Insurance

As stated in the Schedule

Permanent Total Disablement

Where the Insured Person is employed by the Insured and is below state retirement age and above 16 years of age Permanent Total Disablement means total and absolute disablement caused other than by Loss of Limb Loss of Sight Loss of Speech or Loss of Hearing in both ears which will entirely prevent the Insured Person from engaging in their Usual Occupation for the remainder of their life

Where the Insured Person is not employed by the Insured or is above the state retirement age or below 16 years of age Permanent Total Disablement means total and absolute disablement caused other than by Loss of Limb Loss of Sight Loss of Speech or Loss of Hearing in both ears which will entirely prevent the Insured Person from engaging in any and every occupation for the remainder of their life

Policy

Policy wording Schedule and Specifications

Proposal

Any signed proposal form or declaration or any information in connection with this Policy supplied by or on behalf of the Insured or the Insured Person

Schedule/Specification(s)

Parts of the Policy that detail information provided to the Insurer that forms the basis of this contract and that show(s) the coverage and limits insured

Section

Part(s) of the Policy that detail(s) the insurance cover provided

Temporary Total Disablement

Total and absolute disablement which prevents the Insured Person from engaging in their Usual Occupation

Usual Occupation

The Insured Person's occupation as stated in the Schedule

Weekly Wage

The total weekly remuneration excluding payments for overtime commission or bonus payable to the Insured Person at the date of occurrence of Accidental Bodily Injury

Policy Exclusions

(The following exclusions shall apply to the whole of the Policy)

The Insurer shall not be liable to pay compensation

1. which either exceeds the
 - (a) Accumulation Limit or
 - (b) Maximum Benefit Any One Personas stated in the Specification

2. in respect of Accidental Bodily Injury which arises directly or indirectly from or in connection with or is aggravated by:
 - (a) any physical defect infirmity or medical condition or any related condition for which an Insured Person has received medical advice or treatment in the 12 months prior to commencement or last renewal of this Policy (whichever is the later) unless declared to the Insurer and the Insurer have agreed in writing to provide cover in respect of such defect or infirmity or illness or condition
 - (b) work related upper limb disorder
 - (c) any gradually operating cause
 - (d) any psychological nervous emotional or behavioural condition stress depression or mental illness or any related condition
 - (e) an Insured Person suffering from Human Immuno Deficiency Virus (HIV) or HIV related sickness including Acquired Immuno Deficiency Syndrome (AIDS) or any mutant derivative variation or complication thereof or venereal disease
 - (f) an Insured Person's
 - (i) own criminal act
 - (ii) deliberate exposure to needless danger (except in an attempt to save human life)
 - (iii) use of intoxicating liquor or drugs (unless taken in accordance with treatment prescribed by a registered qualified medical practitioner other than for drug addiction) solvent abuse or alcoholism
 - (g) an Insured Person
 - (i) taking part in civil commotion or riot
 - (ii) committing or attempting to commit suicide or intentional self injury or being in a state of insanity
 - (iii) engaging in military naval or air services or operations (other than reserve or volunteer training as a member of one of the officially recognised United Kingdom volunteer reserve forces)
 - (iv) taking part in hunting diving ski-ing or any form of winter sports (except curling or non-competitive skating) potholing caving mountaineering (ordinarily necessitating the use of ropes or guides)
 - (v) engaging in air travel other than as a passenger in a licensed passenger carrying aircraft operated by a licensed commercial air carrier

3. in respect of Accidental Bodily Injury suffered after the expiry of the Period of Insurance during which the Insured Person attains the age of 70 years

4. in respect of Accidental Bodily Injury which arises directly or indirectly from or in connection with or is aggravated by
 - a) war riot invasion revolution rebellion or civil commotion
 - b) radioactive contamination
 - c) discharge explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion or chemical biological radioactive or similar agents by any party at any time for any reason

Policy Conditions

(The following conditions shall apply to the whole of the Policy)

1. The Benefit under A(i) on the Specification will be limited to GBP5,000 or the amount shown in the Specification whichever is less in respect of any Insured Person who is under 16 years of age at the time of sustaining Accidental Bodily Injury
2. The Insurer will only pay Benefit under either A(i) or A(ii) or A(iii) in respect of all Accidental Bodily Injury sustained by an Insured Person arising from any one event source or original cause
3. If Benefit in relation to A(i) is stated on the Specification as not covered the Insurer will not pay any Benefits under A(ii) or A(iii) as stated on the Specification should the Insured Person die within 13 weeks of the Accident causing Accidental Bodily Injury
4. The Insurer will not pay Benefit under B as stated on the Specification if an Insured Person is not in permanent employment at the date disablement commences
5. The Insurer will cease paying Benefit under B as stated on the Specification immediately an Insured Person becomes entitled to Benefit under A(i) or A(ii) or A(iii) as stated on the Specification
6. Benefit payable under B as stated on the Specification is payable monthly in arrears.
7. Benefits under B as stated on the Specification in respect of any one Insured Person for all periods of disablement arising from one event source or original cause will not be paid for more than 52 weeks or the Benefit Period stated in the Specification (whichever is the lesser period)
8. If any part of the premium is shown in the Schedule as being adjustable the Insured shall within one month of the expiry of each Period of Insurance or such further periods as the Insurer may allow furnish such details as the Insurer may require and the premium for such period shall be adjusted accordingly subject to any minimum premium(s) that may be required

If any part of the premium is calculated on estimates provided by the Insured the Insured shall keep accurate records containing all particulars relating thereto and shall permit the Insurer or its representatives to inspect such records at any time

9. If the Usual Occupation of the Insured or the Insured person shall change from that previously advised to the Insurer no claim shall be payable in respect of any loss arising out of or in the course of such Usual Occupation unless such change shall have been agreed by the Insurer in writing and any additional premium required has been paid or agreed to be paid
10. Each and every condition applied to this Policy shall be a condition precedent to any liability of the Insurer under this Policy and shall apply from the time such condition attaches and shall continue to be in force during the whole currency of this Policy
11. The Insured and Insured Persons shall observe travel advice provided by the Foreign and Commonwealth Office (FCO). No cover will be provided under this Policy in respect of travel to a destination to which the FCO has advised against all travel or all but essential travel

In the event an Insured Person is already at a destination on the date the FCO issues a warning against all travel or all but essential travel to that destination cover will be maintained as stated in the Specification for a period of up to 7 days and then cover will cease unless otherwise agreed in writing by the Insurer

Travel advice can be obtained from the FCO by visiting their website at www.fco.gov.uk/foreign-travel-advice

12. All Benefit under this Policy shall be forfeited if any claim be in any respect fraudulent or intentionally exaggerated or if any fraudulent means or devices are used by the Insured or Insured Person or anyone acting on their behalf to obtain any Benefit under this Policy
13. The Insured and Insured Persons shall take all reasonable care to prevent any event which may give rise to a liability under the Policy

14. A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from such Act
15. All sums insured and limits stated in this Policy are inclusive of VAT (where applicable).

Policy Claims Conditions

(The following claims conditions shall apply to the whole of the Policy)

Admission of Liability

No admission of liability or negotiation or settlement of any claim shall be made without the Insurer's written consent.

Arbitration

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the relevant statutory provisions and the making of an award shall be a condition precedent to any right of action against the Insurer.

Claims – Rights of the Insurer

The Insurer shall be entitled whether before or after indemnification of the Insured to conduct in the Insured's name the defence or settlement of any claim or to take action to seek recovery or secure indemnity from any third party in respect of any claim covered by this Policy and shall have full discretion in the conduct of any such proceedings.

As soon as practicable after the occurrence of an incident which may give rise to a claim under this Policy the Insured shall supply without cost to the Insurer all certificates receipts and other evidence which may be required by the Insurer and the Insured shall at all times provide all information and assistance as the Insurer or any person authorised by the Insurer may require.

In the event an Insured Person suffers Accidental Bodily Injury or contracts Sickness which may give rise to a claim under this Policy the Insurer may at its expense arrange for the Insured Person to undergo a medical examination or a post mortem examination.

Discharge of Liability

The receipt of final payment by the Insured or Insured Person or their Appointed Representative shall discharge the Insurer.

Duty of the Insured Person in the event of Accidental Bodily Injury or Sickness

As soon as practicable after suffering an Accidental Bodily Injury or contracting Sickness the Insured Person shall place themselves under the care of a qualified medical practitioner whose advice they must follow.

How to Make a Claim

Any circumstances which may give rise to a claim under this Policy must be notified to Insurance Administration Services Limited (IAS) in writing as soon as reasonably practicable but in any event within 30 days of such circumstances arising or within 30 days of returning from the Insured Journey if such circumstances arise during an Insured Journey.

To make a claim notice shall be given to Insurance Administration Services as soon as reasonably practicable before interment or cremation or the holding of any inquest enquiry or proceeding concerning the death or disappearance of an Insured Person.

Postal Address:

Insurance Administration Services
PO Box 9,
Mansfield,
Notts. NG19 7BL
Telephone 01623 683 585
Email: claims@ias-health.com

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

Operative Times of Cover

OTC1 24 Hours

At any time during the Period of Insurance

OTC2 Occupational Including Commuting

Whilst an Insured Person is carrying out their occupational duties for the Insured including whilst travelling between their place of residence and place of work

OTC3 Occupational Excluding Commuting

Whilst an Insured Person is carrying out their occupational duties for the Insured but excluding whilst travelling between their place of residence and place of work

OTC4 Business Travel

Whilst on an Insured Journey including Incidental Holidays

OTC5 All Travel

Whilst on an Insured Journey but without requirement for the Insured Journey to be in connection with the Insured's Business

OTC6 Other

As described in the Specification

The Cover

Sections A and B Personal Accident

If during the Period of Insurance and the Operative Time of Cover an Insured Person suffers Accidental Bodily Injury the Insurer will pay the Insured or Insured Person Benefit up to the amount stated in the Specification

Extensions

Disappearance

If during the Period of Insurance and Operative Time of Cover the Insured Person disappears and after 12 months it is reasonable to believe such Insured Person has died as a direct result of injury which was caused by Accidental means the Insurer shall pay Benefit under A(i) as stated on the Specification subject to a signed undertaking given by the Insured that if the Insured Person is subsequently found to be alive the Insured will refund the amount paid to the Insurer

Dislocation

If during the Period of Insurance and whilst engaged in motor racing (including official testing and official practice) the Insured Person sustains Accidental Bodily Injury which results in one or more joint dislocations of the:

- spine or hip
- knee, ankle, wrist, collarbone
- any other joint dislocation (excluding fingers or toes)

which on the recommendation of a qualified and registered medical practitioner requires treatment under a general anaesthetic or traction the Insurer will pay a Benefit of GBP1,500 in all for such joint dislocation or dislocations

Exposure

If during the Period of Insurance and Operative Time of Cover the Insured Person sustains injury as a direct result of unavoidable exposure to the elements then the Insurer will treat this as having been caused by an Accident and will pay Benefit under A(i) or A(ii) or A(iii) as applicable

Fracture

If during the Period of Insurance and whilst engaged in motor racing (including official testing and official practice) the Insured Person fractures one or more of the bones listed below:

- Collar Bone (Clavicle)
- Skull (ethmoid, frontal, occipital, parietal, sphenoid, temporal, mandible, zygomatic)
- Leg (Femur, Patella, Tibia, Fibula)
- Hip (coxal)
- Ankle (Talus)
- Arm (Humerus, Radius, Ulna)
- Wrist (Carpals)

the Insurer will pay a Benefit of GBP1,500

Funeral Expenses

If during the Period of Insurance and whilst engaged in motor racing (including official testing and official practice) the Insured Person sustains Accidental Bodily Injury which results in an amount being paid under Benefit A(i) on the Specification the Insurer will on production of the Death Certificate pay up to GBP2,000 any one Insured Person to cover reasonable funeral expenses

Hospitalisation Benefit

If during the Period of Insurance and whilst engaged in motor racing (including official testing and official practice) the Insured Person sustains Accidental Bodily Injury and within 12 months of sustaining such Accidental Bodily Injury and as a direct result of sustaining such Accidental Bodily Injury is admitted to Hospital as an inpatient on the recommendation of a qualified and registered medical practitioner the Insurer will pay GBP25 for each complete 24 hour period spent as an inpatient up to a maximum of GBP700 in all

Physiotherapy Benefit

If during the Period of Insurance and whilst engaged in motor racing (including official testing and official practice) the Insured Person sustains Accidental Bodily Injury which results in a valid claim being accepted under the Dislocation and/or the Fracture Extensions under this Policy and as a result of such Accidental Bodily Injury the Insured Person requires physiotherapy treatment on the recommendation of a qualified and registered medical practitioner the Insurer will pay 50% of the receipted cost of each session of necessary physiotherapy up to a maximum of £50 per

session and for a maximum of 10 sessions subject to all treatment being completed within 12 weeks of the date of the Accidental Bodily Injury

This cover does not apply if treatment has been received under the NHS or claimed for under a private medical insurance or any other insurance policy

Section C Medical and Emergency Travel Expenses

If during the Period of Insurance and the Operative Time of Cover the Insured Person sustains Accidental Bodily Injury whilst on an Insured Journey the Insurer will indemnify the Insured Person in respect of consequential Medical Expenses and Emergency Travel Expenses up to the amount stated in the Specification

Definitions

(The following definitions shall apply to the whole of this Section and wherever these words appear within this Section starting with a capital letter they shall bear the same meaning throughout this Section. See also Policy Definitions on pages 6 & 7)

Country of Domicile

The country in which the Insured Person resides habitually

Emergency Travel Expenses

All reasonable additional costs in respect of

- a) travel and/or
- b) accommodation and/or
- c) emergency return of the Insured Person to their Country of Domicile

necessarily incurred by the Insured Person and by a business associate relative or friend travelling with or remaining with the Insured Person where the qualified medical practitioner treating the Insured Person advises that the Insured Person be so accompanied

Insured Journey

Any time during the Period of Insurance whilst an Insured Person is travelling in connection with the Insured's motor sports activities to a destination outside the Insured Person's Country of Domicile from time of leaving home or place of employment (whichever is left last) until arrival back at home or place of employment (whichever is reached first)

Medical Expenses

All reasonable costs necessarily incurred outside the Insured Person's Country of Domicile for medical surgical or remedial treatment given or prescribed by a qualified medical practitioner hospital and/or nursing home treatment and ambulance charges which cannot be reasonably delayed until the Insured Person's return to their Country of Domicile including dental and optical expenses but such dental and optical expenses to be in respect of emergency treatment only and limited to a maximum of GBP500

Exclusions

(The following exclusions shall apply to the whole of this Section. See also Policy Exclusions on page 8)

The Insurer shall not be liable to pay

1. any expenses incurred which arise directly or indirectly from or in connection with pregnancy or childbirth in respect of any Insured Journey starting or finishing within 8 weeks of the expected date of birth
2. any expenses incurred if an Insured Person is travelling or intending to travel against the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment or medical advice
3. any expenses incurred after 12 calendar months from the time of incurring the first expense
4. any expenses incurred after the expiry of the Period of Insurance during which the Insured Person attains the age of 70 years unless previously agreed by The Insurer
5. the following costs and expenses unless they have been authorised by the Assistance Company
 - a) inpatient hospital clinic or nursing home expenses
 - b) repatriation transportation or additional hotel or travel costs and expenses
 - c) burial or cremation costs outside the Insured Person's Country of Domicile
6. the Excess as detailed in the Specification

Conditions

(The following conditions shall apply to the whole of this Section. See also Policy Conditions on pages 9 & 10)

1. As soon as is practicable after an Insured Person suffers Accidental Bodily Injury that is likely to result in Medical Expenses or Emergency Travel Expenses being incurred the Insured or 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

2. As soon as is practicable after an Insured Person suffers Accidental Bodily Injury for which a claim may be made under the Policy the Insured Person shall place himself/herself under the care of a qualified medical practitioner