

# Personal Accident & Illness Insurance

## Insurance Product Information Document

Company: Antares Managing Agency Limited

Antares Managing Agency Limited who are the managing agent for Antares Syndicate 1274 at Lloyd's. Antares Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration Number 06646629).

Product: Cavere Personal Accident & Illness Insurance

This Insurance Product Information Document provides a summary of the key information for this product. The full terms and conditions of the contract can be found in the policy documentation.

### What is this type of insurance?

This is a Personal Accident & Illness insurance policy.



#### What is insured?

For a full list of what is and isn't covered please refer to the policy booklet.

##### ✓ Personal Accident

Lump sum compensation for accidental death, loss of one or more limbs, loss of sight in one or both eyes and permanent total disablement (PTD). PTD is defined as disablement from attending your usual business or occupation and which lasts 12 consecutive months and at the expiry of that period is beyond hope of improvement in the opinion of a medical practitioner.

- ✓ Temporary total disablement (TTD) or temporary partial disablement (TPD) weekly income as a result of an injury which temporarily prevents you from carrying out the whole of your occupational duties (TTD) or part of your occupational duties (TPD). Subject to the benefit period and deferment period stated in your policy schedule.
- ✓ Medical expenses as a result of an accident which are payable in addition to the above benefits. Subject to a maximum of 10% of the accidental death, loss of limbs or sight or permanent total disablement or 20% of the TTD sum insured.

##### ✓ Illness

Loss of sight or permanent total disablement by paralysis, lump sum compensation following an illness.

- ✓ Temporary total disablement (TTD) weekly income as a result of an illness which temporarily prevents you from carrying out the whole of your occupational duties (TTD) or part of your occupational duties (TPD). Subject to the benefit period and deferment period stated in your policy schedule.
- ✓ Medical expenses as a result of an illness which are payable in addition to the above benefits. Subject to a maximum of 10% of the loss of sight or permanent total disablement by paralysis or 20% of the TTD sum insured.



#### What is not insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✗ War and terrorism.
- ✗ Nuclear or radioactive contamination.
- ✗ Professional sports.
- ✗ Exposure to HIV/AIDS or related illnesses.
- ✗ Any fracture where osteoporosis has been diagnosed and made known prior to the date of the injury.
- ✗ Any criminal or illegal act.
- ✗ Medical operations or treatments not medically necessary to treat an injury, including cosmetic or beauty treatments.
- ✗ Participation in an activity against medical advice from a medical practitioner received within 12 months prior to the commencement of the period of insurance.
- ✗ Flying other than as a passenger.
- ✗ Weapons of mass destruction.
- ✗ Armed forces operational duties.
- ✗ Suicide.
- ✗ Pregnancy within 2 months of the estimated date of delivery, or childbirth.
- ✗ Any mental sickness, nervous anxiety, neurosis, depression, mental anguish, emotional or mental disorders or stress related conditions or complaints.
- ✗ Any pre-existing medical condition where injury has been suffered within 12 months prior to the commencement of the period of insurance that we have not agreed in writing to insure under this policy.
- ✗ Alcohol abuse or addiction.
- ✗ HIV or AIDS or ARC.
- ✗ Pre-existing medical conditions 24 months prior to the commencement of the period of insurance until 24 months has elapsed with no medical treatment for that condition.



#### Are there any restrictions on cover?

- ! Endorsements may apply to your policy. They will be shown in your policy documentation.
- ! The age limit for cover under this policy is 65 years old.



#### Where am I covered?

- ✓ You are covered whilst you reside in the United Kingdom.



#### What are my obligations?

- You must notify the scheme administrator, Cavere Limited as soon as you become aware of any changes or inaccuracies in the information that you have provided to us. If any information provided to us is inaccurate or incomplete, and we establish that you deliberately or recklessly provided us with false or misleading information, then we may treat this policy as if it never existed and decline all claims.
- You must exercise reasonable care to prevent an accident or injury or loss or damage to yourself or others.
- You shall co-operate with us in the review of a claim and provide us and our designated representatives with all information, documentation, medical information and all authorisations necessary to obtain your medical records that we may require as may be necessary for the purpose of reviewing the claim.



#### When and how do I pay?

You can choose to pay by direct debit, credit or debit card. Please contact your broker for details or see your payment schedule that you will receive after you buy.



#### When does the cover start and end?

Your cover will be effective for a period of 12 months, as shown on your policy schedule.



#### How do I cancel the contract?

Please contact the scheme administrator Cavere Insurance to cancel your policy.

##### Cancellation within 14 days

You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever is the later) to cancel the cover.

Providing a claim has not been made, a full refund of any premium will be provided. An administration fee will not be applied.

##### Cancellation after 14 days

You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. A cancellation fee will not be applied.

#### How do I report a claim?

Please telephone the claims administrator on **01608 641351**.

#### How do I make a complaint?

If you feel that we have not offered a first class service or you have any questions or concerns about the policy or the handling of your claim, please contact:

Compliance Department, Antares Managing Agency Limited, 21 Lime Street, London, EC3M 7HB

Telephone: 020 7959 1900 Fax: 020 7959 1901 Email: [intl.complaint.notifications@antaresunderwriting.com](mailto:intl.complaint.notifications@antaresunderwriting.com)

#### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the Scheme if we are unable to meet our obligations under this Policy. If you are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this policy.

For more details about the scheme visit [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 0678 1100** or **020 7741 4100**.

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Registered address is 21 Lime Street, London, EC3M 7HB.