

# Pilot Income Protection (PIP) Summary

## Policy Summary

The following summary does not contain the full terms and conditions of the insurance which can be found in the Certificate. This summary does not form part of your contract of insurance. You need to keep us informed about any changes in your circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

## Insurer

This insurance is underwritten by Catlin Insurance Company (UK) Ltd., under a facility administered by Lumley Insurance Limited. Catlin Insurance Company (UK) Ltd. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reg. No. 423308).

## About this Insurance

This is pilot Income Protection insurance following accident or sickness to an individual professional pilot. Whilst the policy is for a 12 month period the benefit payable is for a maximum of 60 months or until the crew member returns to work or reaches the maximum age of 60, whichever is the sooner.

*Please note in normal circumstances your premium is due to be paid in full by the inception date of the Certificate, unless you have specifically agreed alternative payment methods with Lumley Insurance Limited. Failure to pay the premium may result in your Insurance being cancelled.*

*Unless we have agreed otherwise with you, this insurance is governed by English Law. If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance contact Lumley Insurance Limited.*

## Significant Features and Benefits

- Optional Monthly Benefits available
- Disability coverage as a result of accident or illness
- Indexation of Benefit

## Significant or Unusual Exclusions or Limitations (Page 12)

- Active duty with an armed force
- HIV, AIDS, Chronic fatigue syndrome or myalgia
- Mental disorders
- Any pre-existing condition
- Undertaking a professional sport for remuneration
- Employment cover only
- Benefit limited to 85% of pre-disability net monthly income
- Maximum Age Limit of 60
- Waiting period 60/90/180 days

**Cooling off period**

If you decide that you do not wish to proceed then you are entitled to cancel this contract of insurance by writing to Lumley Insurance Limited within 14 days of either:

- The date you receive this contract of insurance or
- The start of the period of insurance

whichever is later.

**Cancellation**

After the Cooling off Period there are no cancellation rights under this insurance.

**Claims**

We hope you will not suffer any misfortune, but if you do and wish to make a claim, please contact Lumley Insurance Limited at:

Lumley Insurance Limited  
Southway House  
Southway  
Cirencester  
Gloucestershire, GL7 1FN  
Telephone Number: +44 (0)1285 885885  
Email: [admin@lumleyinsurance.co.uk](mailto:admin@lumleyinsurance.co.uk)

The Insurer will require you to complete a Claim Form as soon as practically possible.

**Questions and Complaints**

If you have any questions or concerns about this insurance or the handling of a claim, please contact Lumley Insurance Limited.

If you wish to make a complaint, you can do so at any time by referring the matter to:

Complaints Manager  
Catlin Insurance Company (UK) Ltd.  
20 Gracechurch Street  
London  
EC3V 0BG  
Telephone Number: +44 (0)20 7743 8487  
Email: [Catlinukcomplaints@catlin.com](mailto:Catlinukcomplaints@catlin.com)

Complaints that cannot be resolved by the Complaints Manager may in certain circumstances be referred to the Financial Ombudsman Service.

Further details will be provided on request and at the appropriate stage of the complaints process.

**Financial Services Compensation Scheme (FSCS)**

Catlin Insurance Company (UK) Ltd. is covered by the Financial Services Compensation Scheme. The Insured may be entitled to compensation from the Scheme if we are unable to meet our obligations under this contract of insurance. If the Insured were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of 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](http://www.fscs.org.uk)