

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 15)

- Active duty with an armed force
- HIV, AIDS or chronic fatigue syndrome
- Mental disorders
- Any pre-existing condition
- Deliberate exposure to danger
- Criminal acts
- 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 or 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 **Except** by mutual agreement.

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

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@xlcatlin.com

If the Insured remains dissatisfied after the Complaints Manager has considered their complaint, or the Insured has not received a final decision within eight weeks, The Insured can refer their complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR
United Kingdom
Email: complaint.info@financial-ombudsman.org.uk

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)
Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44 (0) 20 7964 1000
Fax: +44 (0) 20 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

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

United Kingdom Data Protection Act 1998

The Insured should understand that any information they have provided will be processed by the Insurers, in compliance with the provisions of the United Kingdom Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.