

Policy Summary

Loss of Pilot's Training Expenses

Policy Summary 10/18

Registered office: 20 Gracechurch Street, London, EC3V 0BG
Registered in England No. 1815126
Catlin Underwriting Agencies Limited is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

The following summary does not contain the full terms and conditions of the insurance which can be found in the Insurance 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.

Who is the Insurer?

This policy is underwritten by Certain Underwriters at Lloyd's in respect of Syndicate 2088.

Catlin Underwriting Agencies Limited is the managing agent of Syndicate 2088.

Catlin Underwriting Agencies Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 204848). Further details can be found on the Financial Services Register at www.fca.org.uk

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About this Insurance

This is a loss of pilot's training expenses insurance policy that will cover the insured persons in the event they suffer a bodily injury or illness and as a direct result of that injury or illness are unable to complete an Insurer pre-approved commercial pilots' training course.

When and How Do You Pay for Your Insurance?

For full details of when and how you pay, please contact your broker, or the person who arrange this insurance policy for you.

Law and Jurisdiction

The parties are free to choose the law applicable to the policy. Unless specifically agreed to the contrary the policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

Unless otherwise agreed the language of the policy shall be English.

Where Are You Covered?

This insurance covers you in the territories listed in the Schedule.

Policy Duration – When Does Your Cover Start and End?

This insurance cover is operative between the start date and end date of the period of insurance specified in your policy schedule.

What Are Your Obligations?

- (a) In the event of a claim you must notify us as soon as practicably possible through your broker, or the person who arranged this insurance for you.
- (b) You and the beneficiary must fully co-operate with us in the investigation and evaluation of the incident or claim.

Significant Features and Benefits

- (a) We will pay You up to the sum insured stated on the schedule in the event that the insured person suffers an injury or accident which results in the Insured Person being unable to complete an Insurer pre-approved training course on which prior to the date of the accident or illness the Insured Person had been enrolled and was actively partaking in that course.

Significant or Unusual Exclusions or Limitations

- (a) the insured person being 55 years of age or older at the start of the period of insurance.
- (b) active duty with the armed forces.
- (c) a criminal act committed by the Insured Person
- (d) death
- (e) any gradually operating cause; or osteoarthritis, arthritis or any other degenerative process of joints, bones, muscles, tendons or ligaments.
- (f) bodily Injury as a result of partaking in any practices or activities that are excluded by the insured person's professional sports contract in connection with their occupation.
- (g) acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired.
- (h) losses arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder You have, including anxiety and/or depression
- (i) 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;
- (j) any ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- (k) the insured person's use of performance enhancing drugs or substances that are not recognised and/or accepted by their professional sports contact in connection with their occupation.
- (l) any Pre-Existing Condition.
- (m) suicide, self-destruction, attempted suicide, or self-inflicted injury.
- (n) any act of Terrorism (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, preventing or suppressing Terrorism.
- (o) war

How Do You Cancel?

(a) Cancellation by the Insured

You may cancel the policy at any time by notifying your broker or insurance advisor. Any return premium due to you will depend on how long the policy has been in force and whether you have made a claim.

(b) Cancellation by the Insurer

We may cancel the policy, provided there is a valid reason for do so, including for example any failure by you to pay the premium by writing to you. Any return premium due to you will depend on how long the policy has been in force and whether you have made a claim.

The insured persons have no right of cancellation under this policy.

How do You Make a Claim?

In the event of a claim, please contact your broker or the person who arranged this insurance for and they will be able to notify us.

How Do You Make A Complaint?

We are dedicated to providing a high quality service and We want to ensure that We maintain this at all times.

If You have any questions or concerns about the policy or the handling of a claim please contact Your broker through whom this policy was arranged.

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

Complaints Manager
Catlin Underwriting Agencies Limited
20 Gracechurch Street
London
EC3V 0BG

E-mail: xlcatlinukcomplaints@xlcatlin.com
Telephone Number: +44 (0) 20 7743 8487

If You remain dissatisfied after We have considered Your complaint, it may be possible in certain circumstances to refer the complaint to Lloyd's. Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from Catlin Underwriting Agencies Limited at the above address or from Lloyd's at:

Lloyd's Complaints
One Lime Street
London
EC3M 7HA

If You remain dissatisfied after Lloyd's has considered Your complaint, or You have not received a decision by the time Catlin Underwriting Agencies Limited and Lloyd's have taken eight (8) weeks overall to consider Your complaint, You can refer Your complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

E-mail: complaint.info@financial-ombudsman.org.uk

Telephone Number: **From within the United Kingdom**
0800 0234 567 calls to this number are free on mobiles and landlines
0300 1239 123 calls to this number costs no more than calls to 01 and 02 numbers

From outside the United Kingdom
+44(0)20 7964 0500

Fax Number: +44(0)20 7964 1001
Text Number: 07860 027 586 Call Back Service

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

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for Catlin Underwriting Agencies Limited is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

Fair Processing Notice

This Privacy Notice describes how certain underwriters at Lloyd's in respect of Syndicate 2088 (together, "we", "us" or the "Insurer") collect and use the personal information of insureds, claimants and other parties ("you") when we are providing our insurance and reinsurance services.

The information provided to the Insurer, together with medical and any other information obtained from you or from other parties about you in connection with this policy, will be used by the Insurer for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by the Insurer for these purposes with group companies and third party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: compliance@axaxl.com

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the UK Information Commissioner's Office.

For more information about how we process your personal information, please see our full privacy notice at: <https://axaxl.com/privacy-and-cookies>.