

Professional Liability Insurance Package

Insurance Product Information Document

Company: Lloyd's Insurance Company S.A., Non-Life Insurer (Belgium)

Product: Professional Liability Insurance Package - Ireland

Section on Personal Accident

The insurance is underwritten by Lloyd's Insurance Company S.A. in accordance with the authorisation granted under a Coverholder Appointment Agreement to Balens Europe B.V. (hereinafter "Balens Europe") (as an authorised underwriting agent of Lloyd's Insurance Company S.A.) and administered by Balens Europe B.V. - UK Branch (hereinafter "Balens Europe's UK Branch"). Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). Lloyd's Insurance Company S.A. is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be. Balens Europe also acts as a specialist intermediary in respect of the insurance in the interest of the insured. This means that you may send your messages for underwriters to Balens Europe's UK Branch.

This Insurance Product Information Document provides a summary of the main terms, conditions, limitations and exclusions of your insurance. The full terms, conditions, limitations and exclusions of your insurance can be found in the policy document, which will be provided by Balens Europe's UK Branch. Other pre-contractual and contractual information will also be provided by Balens Europe's UK Branch. Nothing in this document is intended to waive, alter or affect any of the terms, conditions, limitations or exclusions of your insurance.

What is this type of insurance?

The personal accident section encompasses cover for personal accidents of health, fitness, wellbeing and beauty professionals, as agreed upon with Balens Europe.



What is insured?

If purchased, the following coverage is insured up to the limit of liability stated on the policy schedule:

Section 4 - Personal Accident

- ✓ The insurance will pay EUR 30,000 once in respect of an accident as a result of which you are permanently and totally disabled and prevented from working in the same profession as you worked immediately before the accident.
- ✓ The insurance will pay EUR 30,000 once to the persons that are legally entitled in respect of an accident as a result of which you have deceased.

Who is insured?

- ✓ The individual insured specifically named as the Insured on the policy schedule.



What is not insured?

The personal accident section contains a number of additional exclusions including, but not limited to you:

- ✗ being aged eighty (80) years or over at the date of the accident.
- ✗ participating in active service in any of the armed forces of any nation.
- ✗ taking or using drugs or controlled substances (unless prescribed by a qualified medical practitioner and taken according to their instructions).
- ✗ putting yourself in unnecessary danger, unless attempting to save human life.
- ✗ participating in flying or other aerial activity, except as a passenger.
- ✗ committing, or attempting to commit, suicide or as a result of self-inflicted injury.
- ✗ having any accident that is internal to or originates from you including, but not limited to, a stroke, heart attack, illness or disease.
- ✗ having an accident which in any way involves any of the situations listed above, regardless of any other cause or event contributing.

Please note that the insurance also contains a number of general exclusions (which are not contained in this document). The general exclusions may be found in the "General Exclusions" in the policy documentation. In certain circumstances, some of the additional exclusions and / or general exclusions may be amended or removed by endorsement to the policy.



Are there any restrictions on cover?

Yes including, but not limited to:

- ! the insurance will only pay out compensation once. That means that there will not be a payment for both permanent and total disability that prevents you from working in the same profession as you worked immediately before the accident and death.



Where am I covered?

- ✓ Worldwide.



What are my obligations?

Your obligations include, but are not limited to:

- disclosing all information and facts to the underwriters when requesting the insurance.
- notifying the underwriters in writing as soon as practically possible of any material change in your circumstances.
- notifying the underwriters in writing in a reasonable time but, in any event, not later than fifteen (15) working days of any accident which may give rise to a claim under the insurance.
- cooperating with the underwriters in the investigation of any claim or insured event, including responding to requests for information in an honest and reasonably careful manner and providing information and documents as the underwriters may request after a claim has been filed.
- if necessary, submitting to medical examination to assess the degree of work disability and the cause of the work disability or death.



When and how do I pay?

You must pay the premium, together with insurance premium tax, within thirty (30) days of the commencement of the period of insurance.



When does the cover start and end?

Your cover commences and expires on the dates and times shown in the policy schedule.



How do I cancel the contract?

- You are entitled to cancel the insurance by notifying the underwriters in writing within fourteen (14) working days of either the date you receive the policy or the start of your period of insurance (whichever is the later).
- Thereafter, you are entitled to cancel the insurance by notifying the underwriters in writing.
- The underwriters are entitled to cancel the insurance if there is a valid reason to do so by giving you fourteen (14) days' notice in writing, together with the reason(s) for the cancellation. Examples of cancellation grounds are contained in the policy.

Please note that the policy terms and conditions stipulate if and to what extent the premium will be refunded to you.