

## **Productions Services Industry Crew Personal Accident or Personal Accident and Illness and/or Business Travel Insurance Summary**

**The following summary does not contain the full terms and conditions of the contract and does not form part of your contract of insurance. These can be found in the Certificate, Schedule and any attaching Endorsements.**

### **About your Insurance...**

This Insurance is underwritten by the Association of Underwriters known as Lloyd's, led by Syndicate 4020.

### **Benefits provided...**

#### **Personal Accident - Variable**

Payable in the event of Death or Permanent Total Disablement by accident.  
Cover may also include Permanent Disability and Temporary Total Disablement.  
Accumulation Limit GBP1,000,000.

#### **Medical and Additional Expenses – Up to GBP5,000,000\***

Cover for hospital and other medical expenses incurred whilst outside the Country Of Domicile and within 12 months from the date of an injury/illness plus additional accommodation and repatriation costs.  
Cover also includes on-going in-patient Medical Expenses incurred within 3 months of return to the Country Of Domicile.  
24 hour Medical Emergency assistance included.

#### **Cancellation and Curtailment – Up to GBP3,000**

Reimbursement for unused travel and accommodation costs if you have to cancel or cut short your trip for specified reasons.

#### **Journey Continuation and Delay – Up to GBP1,000**

Reasonable additional travel and accommodation expenses incurred in meeting an overseas connection or returning to the United Kingdom if interrupted due to specified reasons.

Alternatively, for delay: GBP30 for the first 12 hours, then GBP15 each subsequent 12 hours up to GBP150 in all.

#### **Personal Liability – Up to GBP2,000,000**

Legal liability for injury to third parties (not a member of an Insured Person's family, household or an employee) or damage to their property, excluding any liability arising out of the occupation or profession of an Insured Person.

#### **Legal Expenses – up to GBP25,000**

For pursuit of a claim against a third party who has caused you bodily injury.

#### **Hospital Benefit – GBP25 Per Day up to GBP1,000**

A cash benefit for each complete day spent as a hospital in-patient outside the United Kingdom due to bodily injury or illness covered under the Medical and Additional Expenses Section of the insurance.

#### **Personal Baggage, Clothing or Effects - up to GBP5,750 \* and Money – up to GBP750 \*1**

Loss of or damage to your baggage and belongings subject to the following limits:-

All Valuables – GBP500, any single, pair or set of articles – GBP500 (or GBP1,500 for computer equipment); personal money - GBP750 with a limit of GBP300 for cash.

Delayed Baggage – up to GBP150 for the purchase of immediate necessities if baggage is temporarily lost or delayed in transit.

#### **Car Hire Excess Waiver – up to GBP250**

Reimbursement of any monetary excess or deductible that you are legally liable to pay following loss or damage to a rental car hired by you.

### **Period of Insurance and Operative Time...**

The Period of Insurance, during which all benefits are operative, will be shown in the Schedule provided to you when you arrange the cover. The effective period of cover for Personal Accident or Personal and Illness will be at any time, unless engaged in any occupation other than that of a production services crew member.

For other sections, cover will apply to business trips commencing during the Period of Insurance from the time of leaving home (or place of work if later) during the whole trip until return to home (or place of work if earlier). Cancellation cover operates from the date of booking a trip or from the date of issue shown in the Schedule, whichever is the later.

### **Cancellation...**

See the General Conditions entitled 'Cancellation Of This Insurance' and 'Non Payment Of Premium' shown on page 3 of this document.

### **Amendments to the Certificate...**

Should the Assured wish to amend the Insurance, notification of such amendment should be given to the Agent shown in the Schedule.

### **Are there charges for cancellation or amendment?**

There may be a charge payable to the Agent shown in the Schedule for cancelling or amending the Certificate. If a charge is payable the amount will be advised to you by the Agent at the time of the notification.

**Claims...**

If you believe that you have a claim under this Insurance, you should notify:

**Claims Administrators**

When you notify a claim you will need the Certificate Number shown in the Schedule.

**Specialty Assist**

Tel (UK) +44 (0) 20 7 183 8901

Back up number (UK) +44 (0) 7785627433

E-mail: [ops@northcottglobalsolutions.com](mailto:ops@northcottglobalsolutions.com)

**Have the following information available:**

1. The Certificate Number and Contract Number as shown in the Schedule.
2. The name and address of your Agent as shown in the Schedule.
3. The telephone number from which you are calling.
4. The name and telephone number of the Doctor and Hospital attending you.

Failure to contact the Emergency Service Company and obtain authorisation may prejudice the claim and mean that not all the costs involved will be paid. The Assured/Insured Person should not attempt to find their own solution and then expect full reimbursement from the Underwriters, without prior approval first having been obtained from the Emergency Service Company.

**Compensation...**

Lloyd's insurers are covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from:

Financial Services Compensation Scheme  
10<sup>th</sup> Floor, Beaufort House  
15 St Botolph Street  
London EC3A 7QU

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

**Complaints...**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

Details of Lloyd's complaints procedures, including timescales for resolution, are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints).

If you are dissatisfied about your insurance or the handling of a claim, you should contact:

The Compliance Department, Ark Syndicate Management Ltd, 30 Fenchurch Avenue, London EC3M 5AD  
Email: [complaints@arkunderwriting.com](mailto:complaints@arkunderwriting.com)

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the complaints team at Lloyd's. The contact details are:

Complaints, Market Services, Lloyd's, One Lime Street, London EC3M 7HA  
Tel: +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225 E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

If you remain dissatisfied after Lloyd's has considered your complaint, you may refer your complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.  
Telephone: 0800 0234567 (calls to this number are free from mobiles and "fixed lines" in the UK) or  
0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers in the UK).  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further information is available at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaint procedure is without prejudice to your right to take legal proceedings.

**General Conditions** (Applicable to the whole Insurance, unless stated otherwise)

**Claims Under More Than One Section (Sections 2 to 9 only)**

In the event of any one occurrence giving rise to claims under more than one Section of the Certificate, only the one monetary exclusion of GBP50 each Insured Person shall be deducted from the total amount of the claim.

**Other Occupations**

If the Insured Person shall engage in any occupation in which greater risk may be incurred than in the occupation disclosed in the Certificate without first notifying the Underwriters and obtaining their written agreement to the amendment of this Certificate (subject to the payment of such reasonable additional premium as the Underwriters may require as the consideration for such agreement), then no claim shall be payable in respect of any Accident or Illness arising out of or in the course of such occupation.

**Cancellation Of This Insurance**

If the Period of Insurance is less than 3 months and/or cover has been purchased to insure a specific event/activity: -

- The Insured Person can cancel the Insurance from inception and receive a full refund of premium and tax if the Certificate and Schedule is returned to the Agent shown in the Schedule within 14 days of receipt or prior to the trip commencing or the activity taking place, whichever the earlier.
- There will be no refund after this time or if a claim is made.

If the Period of Insurance is 3 months or longer and cover does not relate to a specific event/activity: -

- The Insured Person can cancel the Insurance from inception and receive a full refund of premium and tax if the Certificate and Schedule is returned to the Agent shown in the Schedule within 14 days of receipt.
- There will be no refund after this time or if a claim is made. However should the Insured Person believe that there are legitimate reasons to have cancelled mid-term, then he may request a refund and this will be considered at the Underwriters' discretion.

**Information Given To The Underwriters**

In deciding to accept the Insurance and in setting the terms and premium, the Underwriters have relied on information given by the Insured Person. The Insured Person must ensure that all information provided is accurate and complete.

If it is established that the Insured Person deliberately or recklessly provided false or misleading information, the Underwriters will treat this Insurance as if it never existed, decline all claims and retain any premium paid.

If it is established that the Insured Person were careless in providing the information relied upon in accepting this Insurance and setting its terms and premium, the Underwriters will: -

- Treat the Insurance as if it had never existed and refuse to pay all claims and return the premium paid. This will only happen if the Underwriters provided insurance cover which would not otherwise have been offered, or
- Amend the terms of the Insurance (which may include charging more for this Insurance). The Underwriters will apply these amended terms as if they were already in place if a claim has been adversely impacted by the Insured Person's carelessness, or
- Reduce the amount the Underwriters pay on a claim in the proportion the premium paid bears to the premium which the Underwriters would have charged.

The Underwriters or the Agent shown in the Schedule will write to the Insured Person if any of these actions are taken.

**Claims Notification**

Notice must be sent to the Claims Administrators as soon as practicable of any Accident or Illness to the Insured Person. In no case will the Underwriters be liable to pay compensation to the Insured Person or to his representatives unless the medical adviser or advisers appointed by the Underwriters for the purpose shall be allowed so often as may be deemed necessary to make an examination of the person of the Insured Person.

**Fraudulent Claims**

If the Insured Person, or anyone acting on his behalf, makes a claim knowing it to be false or fraudulent in amount or in any other respect, which is unknown to the Assured, the insurance will become invalid in respect of that Insured Person. This means the Underwriters will not pay the false or fraudulent claim or any subsequent claim in respect of that Insured Person, but can retain any premium paid.

If the Assured, or anyone acting on the Assured's behalf, makes a claim knowing it to be false or fraudulent in amount or in any other respect, the whole insurance will become invalid. This means the Underwriters will not pay the false or fraudulent claim or any subsequent claim in respect of the Assured and all Insured Persons, but can retain any premium paid.

**Accumulation Limit**

In the event of an Accident involving more than one Insured Person and where the claim exceeds the Accumulation Limit shown in the Schedule, the compensation payable in respect of each Insured Person shall be proportionately reduced until the total does not exceed that limit.

**Other Personal Accident or Personal Accident and Illness Insurance**

The Certificate is issued on the condition that the Insured Person has no other Accident or Illness Insurance except as specifically declared to the Underwriters at inception or agreed by them during the Period of Insurance.

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## GENERAL CONDITIONS (continued)

### Subrogation

The Underwriters shall be subrogated to all the Insured Person's rights of recovery against any person or organisation for any claim paid or payable under the Certificate up to the limit of the Underwriters' liability in respect of such claim. The Insured Person shall, wherever possible, give all such information and assistance as the Underwriters may require to secure such rights.

### Non Payment of Premium

If the premium has not been paid to the Agent specified in the Schedule within the payment terms agreed between the Insured Person and the Agent, then the Underwriters reserve the right to cancel this Insurance from inception as though cover was not taken up. The Underwriters or the Agent shown in the Schedule will write to the Insured Person if this action is taken.

This does not affect your statutory rights.

### Reasonable Precautions

The Insured Person is required to take all reasonable precautions to protect himself and his property as though he is uninsured.

### Endorsements Attaching To This Insurance

No endorsement or amendment to this Certificate shall override the Exclusions or General Exclusions applicable to Section 5, Personal Liability, or the following individual Exclusions: -

- Section 3, Cancellation and Curtailment, Exclusion 4
- Section 4, Journey Continuation and Delay, Exclusion 5

If there is an Assured named in the Schedule, these Conditions shall also apply to Assured.

### Main Exclusions THIS IS NOT AN EXHAUSTIVE LIST.

A copy of the full contract of insurance may be seen upon application to your Agent

### Applicable to all sections of this Insurance:

- Any trip known to exceed 30 days duration at commencement of the trip.
- Whilst engaged or taking part in military, air force or naval service or operations.
- Any trip booked or commenced contrary to medical advice, to obtain medical treatment or after a terminal prognosis has been made.
- Self-injury, suicide, fighting, criminal acts or participation in civil commotion or a riot.
- Claims caused by alcohol, drugs or solvents (unless prescribed by a registered doctor).
- Nuclear reaction, nuclear radiation or radioactive contamination.
- Expenses arising as a consequence of a loss (e.g. change of locks due to lost keys).
- Nuclear reaction, nuclear radiation or radioactive contamination.
- Terrorism involving the actual or threatened use of pathogenic or poisonous biological or chemical materials.
- War, whether war be declared or not, invasion or civil war; except whilst the Insured Person is travelling outside the United Kingdom, however this exception shall not apply where the Insured Person is taking an active part in such war, invasion or civil war.
- Any payment that would expose the Underwriters to any sanction, prohibition or restriction under UN resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and United States of America.
- Any claim or benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene local laws or regulations.
- Any claim involving an act of the Insured Person that is deemed to be an illegal act in the United Kingdom or the country in which he is travelling.

### Additional exclusions applicable to Section 1 – Personal Accident or Personal Accident and Illness

- Aeronautics or aviation, other than as a passenger (unless as part of a corporate event on behalf of the Assured).
- Any claim for disablement arising from the interaction between Bodily Injury and another medical condition, whether diagnosed or not.
- Any claim arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder of the Insured Person, including anxiety, stress, depression and/or post-traumatic stress disorder.
- Claims arising from any other employment elsewhere if the Insured Person is not in full time employment with the Assured.
- Physical or mental conditions or disabilities of a recurring or chronic nature from which an Insured Person suffered, and was known to suffer, prior to the commencement of this Certificate, or prior to the date of addition to this Certificate, whichever is the later.

ADDITIONAL EXCLUSIONS applicable where this Insurance includes compensation for Illness: -

- Any Insured Person aged 65 years of age or older at commencement of the Period of Insurance.
- Any claim consequent upon the Insured Person's pregnancy or childbirth.
- Any claim directly or indirectly arising out of, consequent upon or contributed to by a sexually transmitted disease or Acquired Immune Deficiency Syndrome (A.I.D.S.), A.I.D.S. Related Complex (ARC, howsoever this syndrome has been acquired or may be named.

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## **MAIN EXCLUSIONS** (continued)

### **Additional exclusions applicable to Section 2 - Medical and Additional Expenses**

- Medical expenses incurred more than 12 months after the date the first expense was incurred or any continuing expense if the Insured Person has refused the option of repatriation to the United Kingdom.
- Costs of in-patient hospitalisation or repatriation not pre-authorised by the Emergency Service Company.
- Costs of continuing medication for any health condition known to exist at the start of a trip.
- Any expenses resulting from a sexually transmitted disease, HIV or AIDS.
- Self-inflicted injury, suicide, alcohol or drug abuse.
- Pregnancy and childbirth if the expected delivery date is during the trip or within 8 weeks of the end of the trip.
- Mountaineering, rock climbing or riding or driving in any kind of race, exposure to exceptional danger.
- Subsistence, other than as a hospital in-patient, and phone charges other than to the Emergency Service Company.

### **Additional exclusions applicable to Section 3 - Cancellation and Curtailment**

- Any condition or set of circumstances known to exist and which could have been expected to cause the trip to be cancelled or curtailed.
- Pregnancy and childbirth if the expected delivery date is during the trip or within 8 weeks of the end of the trip.
- Cancellation of a trip due to failure to check-in properly or due to any of your contractual liabilities.
- Curtailment costs if not pre-authorised by the Emergency Service Company.
- Any expenses that have been paid for using vouchers, reward or loyalty points or schemes.

### **Additional exclusions applicable to Section 8 - Baggage, Personal effects and Money**

- Loss of personal effects, travellers' cheques or money if left unattended.
- Money or valuables lost or stolen if not reported to the police within 24 hours and written statement obtained.
- Jewellery, valuables, travellers' cheques or money left in the custody of a carrier.
- Damage to property by moth or vermin, wear and tear.
- Property already insured elsewhere.
- Property lost or damaged when held by a carrier, unless reported to the carrier within 24 hours and a Property Irregularity Report obtained.
- Property confiscated by Customs.

### **Additional exclusions applicable to Section 9 – Car Hire Excess Waiver**

- Losses where the insured person has not taken up all comprehensive insurance or waivers offered by the licensed rental agency against loss or damage to the rental car (whether discretionary or mandatory).