

# ENDURO Insurance

## Insurance Product Information Document

Company: Lloyd's Insurance Company S.A

Product: Personal Accident Insurance

This insurance is provided by Lloyd's Insurance Company S.A which is registered in Brussels

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to you and does not provide a complete representation of all the provisions of your policy.

Please refer to WKH policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

This is a personal accident insurance policy to insure you against bodily injury.

#### What is insured?

Personal Accident

Unless otherwise stated in your policy schedule, the following is insured:

- ✓ Accidental Death
- ✓ Permanent Total Disability
- ✓ Permanent Partial Disability
- ✓ Accident Medical Expenses, Surgical, Specialists' Fees, Hospital, Nursing Attendant's Charges, Surgical and Medical Requisites in respect the complete fracture of one of more of the following bones: Femur, Humerus, Skull (excluding nose &/or teeth) or Spine only
- ✓ Fracture Benefit - Femur, Humerus, Skull (excluding nose &/or teeth) or Spine only
- ✓ Hospital Benefit minimum 24 hours or more the Underwriters will pay the Insured a benefit as shown in the policy



#### What is not insured?

- ✗ Death caused by illness
- ✗ Accidental bodily injury that happens outside the period of this insurance
- ✗ Your suicide or attempted suicide or intentional self-injury
- ✗ A criminal act by you
- ✗ Your being under the influence of alcohol or drugs
- ✗ Pre-existing conditions of which you were aware or should have been aware at inception of this insurance or for which you have been treated at any time during the 5 years prior to the inception of this insurance
- ✗ A chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome or fibromyalgia and Osteoporosis
- ✗ Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type

This list is not exhaustive, please refer to the policy wording for a full list of exclusions



### Are there any restrictions on cover?

- ! If the benefit for death is covered and an accident results in your death within 12 months following the date of the accident and prior to the definite settlement of any other benefit, the only benefit payable will be the benefit for death
- ! The accident must cause death or bodily injury within 12-months of the accident
- ! Permanent total disability must last for at least 52 consecutive weeks and show no signs of ever improving

This list is not exhaustive, please refer to the policy wording for a full list of exclusions



### Where am I covered?

- ✓ This cover applies to anywhere in the EU, unless endorsed otherwise on the Policy Document



### What are my obligations?

- ✓ In event of an accident which may result in a claim under this insurance you must: - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim. - notify the claims administrator as soon as practicable. - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition. . • You must report any claim or event that might give rise to a claim as soon as possible • You must take care to prevent any accidents or injury



### When and how do I pay?

The premium for this insurance is included in your race fee. Full details of the cover can be found at [www.xxxxxxxxxx.xx.xx](http://www.xxxxxxxxxx.xx.xx)



### When does the cover start and end?

Your policy will start at the beginning of the race for which an entry fee has been paid and end once the race has concluded whether for its full duration or concluded earlier by the race marshalls.