

Policy Summary

'MINERVA' GROUP PERSONAL ACCIDENT CONTRACT

Underwritten by COOPER GAY FRANCE SASU acting
on behalf of syndicates of LLOYD'S OF LONDON

Some important facts about your personal accident insurance are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

To be eligible for this policy you should be a member of the Association Schetland (subscriber of the group contract) and be 65 years old or under on membership and 75 years old at the most.

Your cover is valid from the date of inception of your membership to the end of the calendar year. Your membership shall be renewed tacitly on the 1st January of each successive year for a further period of one year. You may need to review and update your cover periodically to ensure it remains adequate.

About your personal accident cover

Features and benefits included automatically	Significant exclusions or limitations	Policy section
Payment of a capital sum of € 30,000 in the event of death following an accident occurring within 12 months of the accident (the capital sum is doubled for acts of terrorism).	Age Limits: • The maximum age on joining is 65. • The maximum age for cover is 75. This contract therefore expires for any insured person at the end of the calendar year following his/her seventy-fifth birthday.	1
Payment of a benefit based on the amount indicated in the scale of disabilities in the event of total permanent disability following an accident, or of a reduced amount in the event of partial permanent disability in accordance with the scale of benefits (the benefit is doubled for acts of terrorism).	Contractual Benefit Limit: In the event of a claim, the total amount of benefits payable under this contract can under no circumstances exceed, for all cover combined, the Contractual Benefit Limit hereafter: • Per peron 65,000 € • Per event 6,000,000 € • Per year of insurance 6,000,000 €	1
Funeral expenses of € 5,000 following accidental death	Excess: Excess of 10% in the event of permanent disability.	2
Cover is valid worldwide 24 hours a day outside work as well as while at work.	Simultaneous Payment of Benefits: An accident never gives rise to the simultaneous payment of the benefits provided for in the event of death and in the event of permanent disability. If the Insured has already received benefits in respect of permanent disability and he/she dies as a result of the same accident within 12 months, the beneficiary will receive the capital sum less the benefits already paid.	4

