

Policy Summary

'ASTARTE' GROUP DEATH FROM ACCIDENT/ILLNESS CONTRACT

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

Some important facts about your death from accident/illness 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 aged between 18 and 65.

Your cover is valid from the date of inception of your membership until the 31st of May. Your membership shall be renewed tacitly on the 1st June 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 death from accident/illness cover

Features and benefits included automatically	Significant exclusions or limitations	Policy section
Payment of a capital sum of € 100,000 in the event of death following an accident occurring within 12 months of the accident.	Age Limits: Persons under 18 years of age and, unless agreed otherwise, over 65 years of age cannot be insured. This contract therefore expires for any insured person at the annual renewal date following his/her sixty-fifth birthday.	1
Payment of a capital sum of € 100,000 in the event of death following an illness occurring during the contract period.	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 € 100,000	1
Cover is valid worldwide 24 hours a day outside work as well as while at work.	Waiting Period: There is a 30-day waiting period from the date of initial membership for Death by Illness cover.	2
	Exclusions: -accidents and illnesses resulting from earthquakes, volcanic eruptions, floods, avalanches and other cataclysms. -accidents and illnesses resulting from a nuclear, biological or chemical contamination following an act of terrorism.	5

	<p><u>Exclusions (continued):</u></p> <ul style="list-style-type: none"> -the consequences of a medical or surgical act, unless proof is provided that the loss resulted from faulty equipment or from an error on the part of the medical personnel which prevented the act being carried out normally, or if death occurs during an operation which is directly necessitated by the consequences of an accident which occurred less than 12 months previously. - nervous or mental illnesses such as nervous breakdowns, neurasthenia, neurosis, psychosis, overwork and epilepsy. -the use of a motorcycle or sidecar of 125 cc or more. - the practice of the following sports as a hobby: boxing, karate and all combat sports, rugby, hockey, climbing, hunting and diving using breathing equipment, alpine or water ski-jumping, jumping from a springboard, aerial sports. -no benefits will be paid to the beneficiaries in the event of a loss originating from a degenerative pathology, following mechanical wear or overwork of a muscular, tendinous, cartilaginous, ligamentous or capsular origin generally, and particularly any vertebral pathology (lumbar, dorsal and cervical). 	5
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Cancellation right

We hope you are happy with the cover this policy provides. However, you have the right to cancel within 30 days of receiving your membership certificate or whenever the cover starts, whichever is the later, without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until your membership is cancelled.

Making a claim

If you have a claim, please write to COOPER GAY SASU, 24 rue Mogador, 75009 Paris, France.

How to make a complaint

In the event of a complaint concerning the service or a claim, please write to: COOPER GAY SASU, 24 rue Mogador, 75009 Paris, France. If you are still not satisfied with the response you have received, you can put your case to the insurance ombudsman (*Médiateur des Assurances*) whose address can be obtained from the Insurer's head office. The ombudsman service is free of charge. This independent body undertakes to provide an opinion on the dispute within three months. Their opinion is not binding and both parties retain the right to take the case to the appropriate court. The ombudsman can only become involved before legal proceedings have been instigated.

Compensation scheme

Lloyd's unique capital structure, often referred to as the 'chain of security', provides excellent financial security to policyholders. The Central Fund at Lloyd's is used if a claim cannot be totally paid by the premium trust fund, the Lloyd's members' capital and other declared assets.