

Insurance Product Information Document

This insurance is provided by Accident & Health Underwriting Limited on behalf of Ark Syndicate Management Limited (syndicate 4020 at Lloyd's) which is registered in the UK. Ark Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Reference Number: 461952.

The following summary does not contain the full terms and conditions of the contract which can be found in your certificate documentation. The agreed sums insured are specified in your certificate schedule.

What is this type of insurance?

Personal accident insurance is designed to insure you whilst participating in activities booked through Skyline during the period of insurance stated in your schedule. Cover will only be provided for the benefits you select. A brief summary of what is covered is outlined in the section below.

 What is insured?	 What is not insured?
<p>Personal Accident</p> <p>This section only covers you for Bodily Injury and does not cover any claim caused or contributed to by Illness.</p> <p>The Underwriters will pay the Sum Insured shown in your Schedule if you suffer Bodily Injury during the Period of Insurance which causes your:</p> <p>Death, or</p> <ul style="list-style-type: none"> ✓ Permanent loss of sight of one or both eyes, or ✓ Permanent loss of one or more limbs, or ✓ Permanent total loss of speech, or ✓ Permanent total loss of hearing in one or both ears, or ✓ Permanent total disablement (other than loss of sight, limb, speech or hearing) <p>✓ Loss of Earnings Indemnity payable in respect of bodily injury</p> <p>The Underwriters will pay your loss of earnings or the sum insured shown in the Schedule, whichever is less, if you suffer bodily injury during the Period of Insurance which causes your loss of earnings.</p> <p>✓ Charter Of Air Ambulance</p> <p>Costs toward the charter of an air ambulance or the use of air transport including qualified attendants, certified by a doctor to be necessary for your transportation to the nearest place where medical attention.</p> <p>✓ Personal Baggage, Clothing or Effects</p> <p>Permanent loss of or damage to your baggage and belongings.</p> <p>✓ Personal Liability</p> <p>If you become legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property.</p>	<ul style="list-style-type: none"> ✗ Death caused by illness, unless that illness directly resulted from the bodily injury. ✗ Payment shall not be made under more than one of the items of the Schedules of Compensation in respect of the consequences of one accident. ✗ No loss of earnings payment shall be made until the total amount thereof has been ascertained and agreed by the Underwriters. If, nevertheless, loss of earnings are paid, the amount so paid shall be deducted from any lump sum becoming claimable under Section 1 in respect of the same accident. ✗ The total sum payable under the insurance in respect of any one and all claims shall not exceed in all during the Period of Insurance the largest amount of benefit payable under any one of the items contained in the Schedules of Compensation ✗ All claim payments will cease upon your death. ✗ There may be a period at the beginning of a loss of earnings claim for which the Underwriters are not liable to make any payment. This is called the excess period and is shown in your Schedule. ✗ There will be a maximum period for which loss of earnings is payable. This is called the benefit period and will be shown in your Schedule. ✗ The cost of continuing regular medication for any medical condition in respect of which medical advice or treatment is being followed at the time of booking the jump. ✗ The first GBP20 of each and every loss, each person. ✗ 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. ✗ Accidental bodily injury to any member of your family or household or to any employee or business associate. ✗ Loss of or damage to property belonging to or in the care, custody or control of you or any member of your family or household or of an employee or business associate. ✗ Ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.



Are there any restrictions on cover?

- ! Endorsements may apply to your insurance.
- ! You are not covered for your intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence).
- ! You are not covered for your own criminal act, or whilst engaged in or taking part in civil commotions or riots of any kind.
- ! You are not covered if you are in a state of insanity, whether temporary or otherwise.
- ! You are not covered for Terrorism involving the actual or threatened use of pathogenic or poisonous biological or chemical materials.
- ! You are not covered for war.
- ! You are not covered for any claim or benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- ! You are not covered for 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.
- ! You will not be covered if you are over 89 years of age.



Where am I covered?

- ✓ You are covered in the United Kingdom only.



What are my obligations?

- The information you give to John Ansell and Partners Limited must be accurate and correct to the best of your knowledge.
- You must pay the premium to Skyline Promotions Limited.
- This is a summary document only. You must read the Certificate of Insurance in order to fully understand the terms, conditions and exclusion of the contract you have entered into.



When and how do I pay?

By debit/credit card at the time of arranging cover



When does the cover start and end?

The insurance cover is usually for the day of your activity only, but the start date and end date will be shown in your Schedule.



How do I cancel the contract?

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

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to John Ansell and Partners Limited at the address 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: -

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to John Ansell and Partners Limited within 14 days of receipt.

There will be no refund after this time or if a claim is made. However should you believe that there are legitimate reasons to have cancelled mid-term, then they may request a refund and this will be considered at the Underwriters' discretion.