

Skyline 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 – up to GBP100,000

Payable in event of death or permanent total disablement. The death benefit is limited to GBP2,500 for persons under 18 years of age. Includes a weekly benefit of up to GBP300 per week or 100% of Net Weekly Wage, whichever less. Payable for up to 104 weeks but excluding the first 7 days of disablement. Maximum accumulation limit GBP500,000.

Charter Of Air Ambulance – Up to GBP1,000

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 the transportation of an Insured Person to the nearest place where medical attention

Personal Baggage, Clothing or Effects – up to GBP500 and Money – up to GBP200

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

Limit for any single, pair or set of articles – GBP100.

The first GBP20 will be deducted from all claims in respect of this Section.

Personal Liability – up to GBP1,000,000

If the Insured Person becomes legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property.

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.

Cover shall commence upon the Insured Person's arrival at the jump centre and shall cease upon departure from the jump centre.

Cancellation...

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

Claims...

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

Claims Administrators

Accident & Health Claims Services LLP

7 – 8 Ducketts Wharf

South Street

Bishop's Stortford

Herts, CM23 3AR.

Tel: +44 (0)1279 713860

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

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
10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
Website: www.fscs.org.uk

Law Applicable to the Insurance...

The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary the insurance shall be subject to English Law.

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.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact:

Compliance Officer, John Ansell & Partners Ltd, Lough Point, 2 Gladbeck Way, Enfield EN2 7JA

If you are not satisfied with the way that a complaint has been dealt with please contact:

Compliance Officer, Ark Syndicate Management Ltd, 30 Fenchurch Avenue, London EC3M 5AD

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

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 and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, or, in any event, after a period of eight weeks from making 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. Further information is available at: www.financial-ombudsman.org.uk

Making a complaint does not affect your right to take legal action.

Amendments to the Certificate

Should the Insured Person 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.

General Conditions (applicable to the whole insurance)

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 the 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 the 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. 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, 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.

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.

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 this 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 the 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 the Certificate shall override the Exclusions or General Exclusions applicable to Section 4, Personal Liability.

Main Exclusions (THIS IS NOT AN EXHAUSTIVE LIST. A copy of the full contract of insurance may be seen upon application)

Applicable to all sections of this Insurance:

- Whilst engaged in or taking part in military, air force or naval service or operations (other than reserve or volunteer training).
- The Insured Person's intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence), or from the Insured Person's own criminal act, or whilst engaged in or taking part in civil commotions or riots of any kind.
- War, whether war be declared or not, invasion or civil war.
- Terrorism involving the actual or threatened use of pathogenic or poisonous biological or chemical materials.
- The Insured Person being in a state of insanity, whether temporary or otherwise.
- Nuclear reaction, nuclear radiation or radioactive contamination.
- Any claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a registered Medical Practitioner but not for the treatment of drug addiction).
- The Underwriters shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose them 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.
- The Underwriters shall not be liable to pay 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.
- The Underwriters shall not be liable to pay any claims for Insured Persons aged 89 years or over at commencement of the Period of Insurance.

Additional exclusions applicable to Section 2 – Charter of Air Ambulance

- 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.

Additional exclusions applicable to Section 3 - Personal Property and Money

- Any claims due to moth, vermin, wear and tear and gradual deterioration, or Money shortages due to error, omission or depreciation in value.
- Any claims in respect of Money or Valuables unless reported to the police within 24 hours of discovery, and a police statement obtained.
- Any claims arising from confiscation or detention by customs or any other authority.
- Any claims in respect of Personal Property otherwise insured except where covered under a motor policy.
- The first GBP20 of each and every loss, each Insured Person.
- Any loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours and a Property Irregularity Report obtained.
- Any claims in respect of Valuables or Money whilst in the custody of a carrier.
- Any loss or damage to personal baggage, clothing or effects whilst left Unattended, unless in a locked hotel room, safe, apartment, holiday residence or boot of a motor vehicle.
- Any loss of or damage to Money whilst left Unattended, unless in a locked safe.
- Any claims arising out of electrical and/or mechanical breakdown.
- Any claims arising from the fraudulent use of credit cards, charge cards or banker's cards, if the Insured Person has not reported the loss of the card to the issuing bank or company, and otherwise not complied with the terms and conditions under which the card was issued. The Underwriters liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to the Insured Person.
- Any claims for Valuables where suitable evidence is not provided as proof of ownership.

Additional exclusions applicable to Section 4 – Personal Liability

- Any claims arising out of accidental bodily injury to any member of the Insured Person's family or household or to any employee or business associate.
- Any claims arising from loss of or damage to property belonging to or in the care, custody or control of the Insured Person or any member of his family or household or of an employee or business associate.
- Any claims arising out of the 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.
- Any claims arising out of the ownership, possession, occupation or use of lands or buildings.
- Any claims arising out of the profession, occupation or business of the Insured Person or arising out of liability assumed under a contract, if such liability would not otherwise have attached.