

Free 'Life Accident Policy' with every quote:

- By completing your bike insurance quotation, subject to the agreement in place between theBikeInsurer/theVanInsurer and eLife Insurance Services Ltd, you will be covered under the Life Accident Policy detailed below
- The free policy can only be issued on receipt of your valid email address and telephone number, and once you have downloaded your policy document via the link we will send you by email.
- Policies will only be issued to those aged 21 and over.
- By submitting your theBikeInsurer/theVanInsurer quote, you are also agreeing to be contacted by eLife, our preferred life insurance partner, regarding any life insurance requirements you may have.

The Life Accident Policy is introduced by eInsurance Services Ltd and managed by Jubilee Managing Agency, and the policy terms and conditions are as follows:

LIFE ACCIDENT POLICY CERTIFICATE OF INSURANCE

INTRODUCTION

eLife (a trading style of eInsurance Service Ltd) has introduced **you** to a free Life Accident Policy. This is an accidental death policy and is underwritten by Syndicates at Lloyd's managed by Jubilee Managing Agency. This document explains in full the insurance terms, conditions and exclusions and the claims procedure. As the terms and conditions of this insurance cannot be varied please take time to read through this document carefully and make sure that the cover provided is suitable for **your** needs.

Benefits

In the event of **your** death as a result of **bodily injury** sustained in an **accident** occurring during the **cover period** the **insurers** will pay £2,500.

Eligibility

To be eligible for this insurance cover, **you** must be a permanent United Kingdom resident under the age of 70.

Geographical area

World-wide.

Certification

THIS IS TO CERTIFY THAT in accordance with the authorisation granted under Contract 6025PA*** to the Undersigned by the **insurers**, and in consideration of the Premium (paid by eInsurance Service Ltd), the **insurers** are hereby bound to **you** for the benefits set out herein, subject to the Terms, Definitions, Exclusions and Conditions specified in this Certificate.

In witness whereof this Certificate has been signed in London by

Signature of Insurer goes here

Authorised Signatory

Please note only one policy application per person per year will be accepted

Cover Period

Cover lasts for 3 months. The **cover period** is shown in **your** Personal Insurance Schedule.

How long cover lasts

Your cover will end automatically upon any of these events;

- **your** 70th Birthday;
- **your** expiry date as shown in your Personal Insurance Schedule.

SECTION 1– DEFINITION OF WORDS AND PHRASES

“Accident/ accidental”

A sudden and unforeseen event which happens by chance and results in **bodily injury** to **you**. The **accident** must occur while **you** are covered by this insurance.

“Bodily injury”

means identifiable physical injury which:-

- a) is sustained by **you**, and
- b) is caused by an **accident** during the **cover period**, and
- c) solely and independently of any other cause, except illness directly resulting from or medical or surgical treatment rendered necessary by such injury, causes **your** death within twelve months from the date of the **accident**.

“Cover period”

The 3 month period during which **your** cover lasts, as shown in **your** Personal Insurance Schedule.

“Hazardous pursuits”

means any of the following activities

Abseiling	Motor Sport
Boxing	Quad Biking
Bungee Jumping	Parachuting
Canoeing	Paragliding (over land)
Caving	Parascending (over land)
Flying (other than as a fare paying passenger in fully licensed passenger carrying aircraft)	Pot-holing
Gliding	Professional sports of any kind
Hang Gliding	Rock Climbing
Hunting of any kind	Water sports or water activities of any kind outside territorial waters
	White or Black-water rafting

“Insurers”

means syndicates at Lloyd’s managed by Jubilee Managing Agency.

“Personal Representative”

means the executor of **your** will or the administrator of **your** estate.

“You/your”

means the person covered by this insurance and is only the person registered in the Personal Insurance Schedule, provided such person is eligible.

SECTION 2 - WHAT IS COVERED

ACCIDENTAL DEATH

The **insurers** will pay £2,500 in the event of **your** death as a result of **bodily injury** sustained in an **accident** occurring during the **cover period**.

WINTER SPORTS COVER

The policy provides cover while **you** are participating in winter sports. It is also important to note that this cover applies only for leisure skiing and excludes **hazardous pursuits** as defined and any form of racing or training or practice for racing, ski jumping, ice hockey or the use of skeletons or bob sleighs.

SPORTING ACTIVITIES

Cover is provided for the following under **your** policy, but only if **you** participate in them for recreational purposes and not competitions or professional purposes or as part of an organised team:

*Cover restricted to territorial waters only.

Athletics	Hockey
Badminton	Marathon Running
Ballooning (not as a pilot, pre-booked in UK)	Orienteering (not involving climbing)
Baseball	Racket Ball
Basketball	Rambling
Blade Skating	Rifle Range (supervised)
Bowls	Roller Skating
Catamaran Sailing*	Rounders
Clay Pigeon Shooting (supervised)	Rowing*
Cricket	Sailing*
Curling	Squash
Cycling (other than BMX)	Safari/Gorilla Trekking (tour operator organised)
Deep Sea Fishing	Snorkelling
Dinghy Sailing*	Street Hockey
Fell Running/Walking (no climbing)	Squash
Fishing	Tennis
Football (Soccer)	Trekking/Hiking
Golf	Volley Ball
Go-Karting (less than 120cc)	Water Polo
Gymnastics	Yachting*

Also included:

SCUBA diving to a maximum depth of 30 metres provided that **you** hold a British Sub Aqua Club or equivalent certificate of proficiency for the dive to be undertaken, or **you** are under the direct supervision of a qualified instructor and diving with proper equipment and not contrary to BSAC codes of good practice.

Cover will not apply to:

- a) solo, cave, wreck or ice diving;
- b) diving for hire or reward;
- c) diving within 24 hours of flying or flying within 24 hours of diving;
- d) diving whilst suffering from any medical condition likely to impair **your** fitness to dive;
- e) diving to depths greater than 30 metres.

SECTION 3 - WHAT IS NOT COVERED

The **insurers** will not be liable to pay the benefit under this policy for any claim :-

- resulting from **you** participating in a **hazardous pursuit** or any other activity that could reasonably be considered as hazardous,
- resulting from driving occupations including but not limited to couriers, delivery drivers, breakdown drivers, bus/coach/taxi/ambulance/police drivers and the fire brigade.
- resulting from **your** participation in professional sports of any kind,
- resulting from **your** operational duties as a member of the Armed Forces of the United Kingdom or any other nation.
- directly or indirectly caused or contributed to by **your** intentional self injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self defence) or from an **your** own criminal act or whilst engaged or taking part in civil commotions or riots of any kind,
- directly or indirectly resulting from **you** being under the influence of alcohol or drugs (including substance abuse),
- directly or indirectly resulting from deliberate exposure to exceptional danger, other than in an attempt to save human life,
- directly or indirectly caused by or arising from:
 1. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from the combustion of nuclear fuel,
 2. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,
- directly or indirectly caused by or arising from:
 1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 2. any act of terrorism
 3. any act of nuclear, chemical or biological terrorism or any action taken in controlling, preventing or suppressing or in any way relating to 1, 2 and/or 3 above.

For the purpose of this exclusion:

- a. an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) or people, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear,
- b. nuclear, chemical and/or biological terrorism shall mean an act of terrorism, as defined above, involving the use of any nuclear weapon or device for the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of insurance,
- c. chemical agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property,
- d. Biological agent shall mean any pathogenic (disease producing) micro-organism (s) and/or biologically produced toxin(s), (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

SECTION 4 - MAKING A CLAIM

In the event of **your** death as the result of **bodily injury** sustained in an **accident**, **your personal representative** should contact the Scheme Administrators and tell them that **you** are covered under the eLife Accidental Death scheme and quote the reference number 6025PA.

The contact details are: Jubilee Insurance Services Limited Ltd, 21 Perrymount Road, Haywards Heath, West Sussex, RH16 3TP. Tel: 01444 450 550

Any fraud, misstatement or concealment in the statement made by or on behalf of **your personal representative** in the submission of a claim will render the claim null and void.

Your personal representative must obtain, at their own expense, such proof of entitlement to benefit as may reasonably be required by the Scheme Administrators and no benefit will be paid for any claim for which the required proof is not provided.

SECTION 5- CUSTOMER SERVICE & COMPLAINTS

Customer Service

The **Scheme Administrators** are dedicated to providing a high quality service and want to ensure that this is maintained at all times. Every effort will always be made to resolve any problems **you** might have.

Any complaint that **you** may in connection with this insurance should be addressed to the Scheme Administrators. Please write to: The Managing Director, Jubilee Service Solutions Limited, 21 Perrymount Road, Haywards Heath, West Sussex RH16 3TP. Tel: 01444 450 550

In the event that **you** remain dissatisfied **you** can refer the matter to Lloyd's. The contact details are: Policyholders & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA. Tel: 020 7327 5693 Fax 020 7327 5225. E-mail complaints@lloyds.com

Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel 0845 080 1800. Further details will be provided at the appropriate stage of the complaints process.

This complaints procedure is without prejudice to **your** right to take legal proceedings.

SECTION 6 - OTHER IMPORTANT INFORMATION

Data Protection

The **insurers** will collect certain information in the course of conducting their relationship with **you**. This information will be processed only for the purposes of underwriting the insurance coverage, managing any insurance contract issued, administering claims and fraud prevention. They may pass this information to qualified medical practitioners, other insurers, reinsurers, or loss adjusters for these purposes. This may involve the transfer of the information to countries which do not have data protection laws. **You** may have a right of access to, and correction of, information held. Please contact **the insurers'** Compliance Officer to exercise either of these rights.

Some of the information collected may be classified as 'sensitive' – that is information about physical and mental health. Data protection laws impose specific conditions in relation to sensitive information, including in some circumstances the need to obtain explicit consent before processing the information. By accepting this insurance, consent is given to the processing and transfer of information, including sensitive information, described in this notice. Without this consent the **insurers** would not be able to offer this insurance.

The Insurers

This insurance is underwritten 100% by syndicates at Lloyd's managed by Jubilee Managing Agency

Jubilee Managing Agency Limited are entered in the Register of Lloyd's Managing Agents. Their Registered Office is at Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX, UNITED KINGDOM. Registered in England number 04434499. The Insurers are authorised and regulated by the Financial Services Authority and entered on their register under number 226696.

eInsurance Service Ltd

This insurance has been introduced to **you** by eLife. eLife is a trading name of eInsurance Services Ltd. Their registered address is MMT Centre, Severn Bridge, Aust, Bristol, BS35 4BL. eInsurance Services Ltd is authorised and regulated by the Financial Services Authority and entered on their register under number 447027.

Law applicable

This insurance shall be governed by the law of England and Wales.

Financial Services Compensation Scheme

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 under this contract. If there is any entitlement to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on their website at www.fscs.org.uk.