

Policy Wording

Supplementary Personal Accident and Illness



Important information

This cover applies only to the Primary Insured, as stated in your Certificate of Insurance.

This cover is provided on a supplementary basis, secondary to any other Income Replacement policy(s). Benefits afforded under this contract will be reduced in accordance with benefits paid under any other similar policy from which you benefit. Benefits afforded by this policy will be calculated upon the conclusion of any other claim(s).

This document, the Certificate of Insurance, and any endorsement(s) attached form your insurance. This insurance sets out the conditions of the insurance between the Underwriters and the Assured/Insured Person. Please read the whole document carefully and keep it in a safe place.

It is important that:

- you check that the information contained in the Certificate of Insurance is accurate and that the Certificate of Insurance reflects the coverage sections you have requested (see the "Information you have given us" section below);
- you notify us of any inaccuracies in the information contained in the Certificate of Insurance, or of any changes to that information (see the "Notifying us of any changes or inaccuracies" section below);
- you comply with the "Conditions" and your duties under the insurance as a whole.

Failure to comply with the above could adversely affect your insurance or any claim you make.

Information you have given us

In deciding to accept this insurance and in setting the terms and premium, the Underwriters have relied on the information the Assured/Insured Person has given them. The Assured/Insured Person must take care when answering any questions the Underwriters ask by ensuring that all information provided is accurate and complete.

If the Underwriters establish that the Assured/Insured Person deliberately or recklessly provided the Underwriters with false or misleading information they will treat this insurance as if it never existed and decline all claims.

If the Underwriters establish that the Assured/Insured Person carelessly provided them with false or misleading information it could adversely affect this insurance and any claim.

For example the Underwriters may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. The Underwriters will only do this if they provided the Assured/Insured Person with insurance cover which they would not otherwise have offered; or
- amend the terms of this insurance. The Underwriters may apply these amended terms as if they were already in place if a claim has been adversely impacted by the Assured's/Insured Person's carelessness; or
- charge the Assured/Insured Person more for this insurance or reduce the amount the Underwriters pay on a claim in the proportion the premium paid bears to the premium the Underwriters would have charged; or
- cancel this insurance in accordance with the Cancellation condition of this policy.

We will write to you if the Underwriters:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of this insurance; or
- require the Assured/Insured Person to pay more for this insurance.

Notifying us of any changes or inaccuracies

If the Assured/Insured Person become aware that information they have given to the Underwriters is inaccurate or has changed, they must inform the Underwriters, via Expatriate Group, as soon as practicable.

When the Underwriters are notified that information previously provided is inaccurate, or of any changes to that information, Expatriate Group will tell the Assured/Insured Person if this affects this insurance. For example, the Underwriters may amend the terms of this insurance or require the Assured/Insured Person to pay more for this insurance or cancel this insurance in accordance with the Cancellation condition of this policy.

If the Assured/Insured Person fails to notify the Underwriters that information provided to them is inaccurate, or they fail to notify the Underwriters of any changes, this insurance may become invalid and the Underwriters may not pay a claim, or any payment could be reduced.

Definitions

In this insurance, where the following terms appear in bold in this Policy they have the following meaning:

“Accident” shall mean a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place during the period of insurance.

“Accidental Death” shall mean the death of the Insured Person from Bodily Injury.

“Assured” shall mean the third party affecting the insurance on behalf of the Insured Person and as specified in the Certificate of Insurance Brokers Insurance Document if applicable. Where there is no Assured and this insurance is issued direct to an Insured Person, all references to **“Assured”** in this insurance shall be deemed will be considered to be references to **“Insured Person”** and this insurance shall will operate accordingly.

“Bodily Injury” shall mean identifiable physical injury which is caused by an Accident, which occurs during the Period of this Insurance and which solely and independently of any other cause, (except Illness directly resulting from, or medical or surgical treatment rendered made necessary by such Bodily Injury), occasions the death or disablement of the Insured Person within twelve months from the date of the Accident.

“Certificate of Insurance” means the separate document showing details of the Assured/Insured Person, the sums insured, the Period of Insurance and the sections of this insurance which apply.

“Endorsement(s)” means a change in the terms and conditions of this insurance.

“Loss of or loss of use of eye(s) and/or limb(s)” means loss by physical separation or total and irrecoverable loss of use of eye(s) and/or limb(s) as defined within the Scale of Permanent Disabilities detailed in the Certificate of Insurance herein.

“Illness” shall mean illness or disease of the Insured Person, which first Manifests itself during the Period of Insurance and which solely and independently of any other cause results in the disablement of the Insured Person within twelve consecutive months after the symptoms first appear.

“Insured Person/You/Your” shall mean the person upon whom the defined risk is operative and whose name appears in the Certificate of Insurance as the ‘Primary Insured’.

“Manifest/Manifesting” shall mean when the illness is diagnosed by a medical practitioner, or when the Assured Insured Person first exhibits symptoms of an illness, which is reasonably capable of diagnosis by a medical practitioner.

“Period of Insurance” means the time for which this insurance is in place as shown in the Certificate of Insurance.

“Permanent Total Disablement” and **“Permanently Totally Disabled”** shall mean complete and total physical inability of the Insured Person arising from Bodily Injury or Illness which entirely prevents the Insured Person from attending to his their usual occupation as stated in the Brokers Insurance Document Certificate of Insurance and which lasts for twelve continuous months and at the end of such time there is no hope of recovery. Where Underwriters’ can clearly determine that the Insured Person is Permanently Totally Disabled and beyond hope of recovery, before the twelve month period has expired, they may choose to settle a valid claim earlier at their sole discretion.

“Pre-existing Condition” shall mean any condition or any other known physical defect, infirmity, medical condition or chronic or recurring illness which existed at or prior to the date of entry of the Insured Person into this insurance, including any related, secondary, foreseeable or associated conditions. This includes any condition as detailed in Your Proposal Form, unless otherwise specifically accepted by Us in writing.

“Underwriters” shall mean Guardrisk Insurance Company Mauritius Ltd PCC, authorised and regulated by the FSC in Mauritius (Registration number: C142417/C1/GBL).

“Us/We/Our” shall mean Expatriate Group.



What is covered

Subject to the cover you have selected, the Underwriters will pay the benefit shown in the Certificate of Insurance if you suffer illness or bodily injury during the Period of Insurance which results in your:

1. Accidental Death.
2. Permanent Total Disablement from usual occupation following Accident.
3. Permanent Total Disablement from usual occupation following Illness.
4. Loss of and or loss of use of eye(s) and /or limb(s) following Accident.
5. Loss of and or loss of use of eye(s) and /or limb(s) following Illness.
6. Permanent Partial Disablement following Accident.
7. Permanent Partial Disablement following Illness.

Conditions

These are the terms and conditions which the Insured Person will need to keep to as their part of the contract. If they do not, a claim may be rejected, or payment could be reduced or the policy might be invalid.

The following are general conditions and are precedent to Underwriters' liability to pay compensation under this insurance:

1. Notice must be given to Underwriters as soon as reasonably practicable of any Accident or Illness which causes or may cause disablement or Bodily Injury within the meaning of this insurance, and the Insured Person must, as early as possible, place himself themselves under the care of a duly qualified independent medical practitioner. Notice must be given to Underwriters as soon as reasonably practicable in the event of death of the Insured Person resulting or alleged to result from an Accident.
2. It is a condition precedent to Underwriters' liability to pay compensation to the Assured or their representatives, that the Insured Person must ensure that all medical records, notes and correspondence referring to the subject of a claim or a related Pre-existing Condition shall be made available on request to any representative of the Underwriters or medical adviser appointed by or on behalf of the Underwriters and that such medical adviser or advisers will, shall, for the purposes of reviewing the claim, be allowed so often as may be deemed considered necessary to make examination of the Insured Person and to make an autopsy in case of death, where it is not forbidden by law.
3. Any claim made under this insurance in respect of Permanent Total Disablement will be subject to the approval of two independent medical referees, one to be appointed by the Insured Person and one by Underwriters. In the event of the aforesaid independent medical referees being unable to concur, in their opinion that the Insured Person is Permanently Totally Disabled, a third independent medical referee will be appointed by them and his their decision shall be final and binding upon all parties. Underwriters or the Insured Person reserve the right at their own discretion to apply this same procedure in respect of any Temporary Total Disablement claim made hereunder this policy.
4. The Insured Person is deemed considered to have made a recovery when they are able to perform their duties and related activities associated with their usual occupation as specified in the Certificate of Insurance.
5. Reasonable Precaution: The Insured Person must at all times take reasonable precautions to prevent, avoid or minimise any Accident, injury or loss.
6. Evidence of Claim: All certificates, information and evidence to support a claim must be provided at the expense of the Insured Person and shall be in a form as required by the Underwriters. (The Underwriters will only request information relevant to the claim). The Insured Person must as often as required submit to medical examination at the expense of the Underwriters. The Underwriters will in the event of the death of the Insured Person be entitled to have a post-mortem examination at their own expense, where it is not forbidden by law.
7. Benefit(s) 1 to 7 of the Schedule of Compensation as detailed in the Certificate of Insurance are only insured where there is an amount inserted against them in the Schedule of Compensation "Sums Insured" section. Where benefit(s) are not insured, the words "Not Insured" are inserted. Notwithstanding the benefits

- insured in the Schedule of Compensation the following limitations will apply:
- 7.1 Compensation will not be payable under more than one of items 1 or 2 or 3 or 4 or 5 of the Schedule of Compensation;
 - 7.2 In the case of benefit 1 of the Schedule of Compensation not being insured, no compensation shall will be payable in respect of benefits 2 or 3 or 4 or 5 or 8 or 9, in the event that an Accident gives rise to the death of the Insured Person;
 - 7.3 The total sum payable under items 1 or 2 or 3 or 4 or 5 or 6 or 7 in respect of one or more claims shall will not exceed in all the largest benefit under any one of the items 1 or 2 or 3 or 4 or 5 or 8 or 9 contained in the Schedule of Compensation.
 - 7.4 The maximum sum payable under this agreement is limited to two times gross annual employment income in the 12 months immediately prior to the date of Death or Permanent Total Disablement, after any settlement(s) afforded by any other insurance policy. Further, at Your 64th birthday, the maximum sum payable is reduced to one time gross annual income in the 12 months immediately prior to the date of Death or Permanent Total Disablement, after any settlement(s) afforded by any other insurance policy.
8. The Certificate of Insurance, including any endorsement and policy wording attachment and proposal form, if any, forms the entire contract. No change in this will be valid until approved by Expatriate Group on behalf of the Underwriters and unless such approval has been endorsed hereon or attached hereto these documents. No person has authority to change this insurance or any of its terms or conditions, other than authorised signatories of Expatriate Group.
 9. Any fraud, concealment, or deliberate misstatement either in the application on which this insurance is based or in relation to any other matter affecting this insurance or in connection with the making of any claim hereunder shall render this insurance null and void and all claims hereunder shall be forfeited.
 - i If the Insured Person makes a fraudulent claim under this insurance contract, then the Underwriters:
 - a) Are not liable to pay the claim; and
 - b) May recover from the Insured Person any sums paid by the Underwriters to them in respect of the claim; and
 - c) May by notice to the Insured Person treat the contract as having been terminated with effect from the time of the fraudulent act.
 - ii If the Underwriters exercise their right under clause i (c) above:
 - a) The Underwriters will not be liable to the Insured Person in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Underwriters' liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - b) The Underwriters will not return any of the premiums paid.
 10. Fraudulent claims – group insurance
If this insurance contract provides cover for any person who is not a party to the contract (“a covered person”), and a fraudulent claim is made under the contract by or on behalf of a covered person, the Underwriters may exercise the rights set out in clause (1) above as if there were an individual insurance contract between the Underwriters and the covered person. However, the exercise of any of those rights will not affect the cover provided under the contract for any other person.
Nothing in these clauses is intended to vary the position under the Insurance Act 2015.
 11. If the Insured Person shall engages in any occupation, sport, pastime or activity in which greater risk may be incurred than in the usual occupation stated in the Certificate of Insurance without first notifying Strategic Insurance Services Limited and obtaining their written agreement on behalf of Underwriters (and subject to the payment of any additional premium as the Underwriters may reasonably require as the consideration for such agreement), then no claim will be payable in respect of any Bodily Injury or Illness arising out of or in the course of such occupation, sport, pastime or activity.
 12. Cancellation:
The Assured/Insured Person may cancel cover up to 14 days after purchase of this policy, subject to no claim having been made under this cover, and the Underwriters will refund any premium paid (cooling off period). To cancel, please contact Expatriate Group.

Scale of Permanent Disabilities

The percentage of the sum insured in respect of Permanent Total or Permanent Partial Disablement will be as follows:

Permanent Total Disablement	
Total loss of sight of both eyes	100%
Total incurable insanity	100%
Loss of both arms or both hands	100%
Complete deafness of both ears, of traumatic origin	50%
Removal of lower jaw	50%
Loss of speech	50%
Loss of one arm and one leg	100%
Loss of one arm and one foot	100%
Loss of one hand and one foot	100%
Loss of one hand and one leg	100%
Loss of both legs	100%
Loss of both feet	100%

Permanent Disablement - Head	
Loss of osseous substance of the skull in all its thickness surface of at least 6 sq. cm	20%
Loss of osseous substance of the skull in all its thickness surface of 3 to 6 sq. cm	10%
Loss of osseous substance of the skull in all its thickness surface of less than 3 sq. cm	10%
Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone	20%
Loss of one eye	40%
Complete deafness of one ear	10%

Permanent Partial Disablement - Upper Limb	Right	Left
Loss of one arm or one hand	50%	40%
Considerable loss of osseous substance of the arm (definite and incurable lesion)	30%	20%
Total paralysis of the upper limb (incurable lesion of the nerves)	45%	35%
Total paralysis of the circumflex nerve	15%	10%
Shoulder ankylosis	20%	15%
Elbow ankylosis – in favourable position (15% degrees round the right angle)	15%	10%
Elbow ankylosis – in unfavourable position	25%	20%
Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	20%	15%
Total paralysis of the median nerve	25%	15%
Total paralysis of the radial nerve at the torsion cradle	25%	20%
Total paralysis of the forearm radial nerve	20%	15%
Total paralysis of the hand radial nerve	15%	10%
Total paralysis of the cubital nerve	20%	15%
Ankylosis of the wrist in favourable position (straight and in pronation)	15%	10%

Scale of Permanent Disabilities

The percentage of the sum insured in respect of Permanent Total or Permanent Partial Disablement will be as follows:

Permanent Partial Disablement - Upper Limb <i>(continued)</i>	Right	Left
Anchyllosis of the wrist in unfavourable position (flexion of strained extension or supine position)	20%	15%
Total loss of thumb	15%	10%
Partial loss of thumb (ungual phalanx)	10%	5%
Total anchyllosis of thumb	15%	10%
Total amputation of forefinger	10%	5%
Amputation of two phalanges of forefinger	10%	8%
Amputation of the unguial phalanx of forefinger	5%	3%
Simultaneous amputation of thumb and forefinger	25%	15%
Amputation of thumb and a finger other than forefinger	15%	10%
Amputation of two fingers other than thumb and forefinger	10%	6%
Amputation of three fingers other than thumb and forefinger	15%	10%
Amputation of four fingers including thumb	25%	15%
Amputation of four fingers excluding thumb	15%	10%
Amputation of median finger	10%	8%
Amputation of a finger other than thumb, forefinger and median	7%	3%

Permanent Partial Disablement - Lower Limbs	
Amputation of thigh (upper half)	60%
Amputation of thigh (lower half) and leg	50%
Total loss of foot (tibio-tarsal disarticulation)	35%
Partial loss of foot (sub-ankle-bone disarticulation)	25%
Partial loss of foot (medio-tarsal disarticulation)	20%
Partial loss of foot (tarso-metatarsal disarticulation)	15%
Total paralysis of lower limb (incurable nerve lesion)	60%
Complete paralysis of the external popliteal sciatic nerve	20%
Complete paralysis of the internal popliteal sciatic nerve	15%
Complete paralysis of two nerves (popliteal sciatic external and internal)	25%
Anchyllosis of the hip	25%
Anchyllosis of the knee	15%
Loss of osseous substance from the thigh or both bones of the leg (incurable condition)	35%
Loss of osseous substance of the knee-pan with considerable separation of the fragments and considerable difficulty of movements in stretching the leg	25%
Loss of osseous substance of the knee-pan while the movements are preserved	15%
Shortening of the lower limb by at least 5 cm	30%
Shortening of the lower limb by 3 to 5 cm	20%
Shortening of the lower limb by 1 to 3 cm	10%



Scale of Permanent Disabilities

The percentage of the sum insured in respect of Permanent Total or Permanent Partial Disablement will be as follows:

Permanent Partial Disablement - Lower Limbs <i>(continued)</i>	
Total amputation of all the toes	15%
Amputation of four toes including big toe	10%
Amputation of four toes	10%
Anchylolysis of the big toe	10%
Amputation of two toes	5%
Amputation of one toe other than big toe	3%

Anchylolysis of the fingers (other than thumb and forefinger) and of the toes (other than the big toe) shall will only entitle to 50% of the compensation, which would be due for the loss of these parts of the body the said members.

Permanent disabilities not mentioned above will be compensated in accordance with their seriousness as compared with that of those mentioned, the occupation of the Insured Person not being taken into consideration.

The partial or total "functional" disablement, not specifically dealt with in the Scale of Permanent Disabilities, of a limb

or an organ is treated like the partial or total loss of the said limb or organ.

The total compensation payable in respect of several disablements due to the same accident, is arrived at by adding together the various sums, sums, but will not exceed the total sum insured under Item 2 of the Schedule of Compensation.

If the Insured Person is left-handed the percentage set out above for the various disabilities of the right upper limb and left upper limb will be transposed.

Exclusions

This insurance does not cover death or disablement directly or indirectly arising out of or consequent upon or contributed to by:

1. Nuclear reaction, nuclear radiation or radioactive contamination
2. The Insured Person committing suicide or attempted suicide or committing or attempting to commit an intentional self-injury;
3. The Insured Person being incapable due wholly or partly to mental illness or emotional or behavioural conditions;
4. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act;
5. The Insured Person being under the influence of alcohol exceeding those levels defined by law for the use of a motor vehicle in the country in which the Insured Person is domiciled;
6. The Insured Person being under the influence of drugs or narcotics that are not lawfully available or which have not been prescribed by or taken in accordance with the instructions of an independent qualified medical practitioner;

7. The Insured Person's Permanent Total Disablement arising from pregnancy, childbirth, miscarriage or abortion unless such Permanent Total Disablement is caused by a medical complication;
8. The death of the Insured Person arising from illness;
9. The Insured Person engaging in or taking part in naval, military or air force service or operations;
10. The Insured Person committing or attempting to commit a criminal act;
11. A Pre-existing Condition.
12. Accident or illness sustained after an Insured Person's 65th birthday.
13. Human Immunodeficiency Virus (HIV) and/or HIV related illnesses including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof, however caused.
14. Sanction Limitation and Exclusion Clause: No (re) insurer shall be deemed to provide cover and no (re) insurer shall 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 that (re)insurer 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.

15. Nuclear/Chemical/Biological Terrorism Exclusion: It is agreed that, regardless of any contributory cause(s), this insurance does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of violence and/or the threat thereof, of any person or group(s) of persons, whether acting or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
16. War, Terrorism and Mass Destruction Exclusion: Notwithstanding any provision to the contrary within this policy wording or any endorsement thereto, it is agreed that This cover excludes any loss or expense of any nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;
 1. War, hostilities or warlike operations (whether war be declared or not);
 2. Invasion;
 3. Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs;
 4. Civil war;
 5. Riot;
 6. Rebellion;
 7. Insurrection;
 8. Revolution;
 9. Overthrow of the legally constituted government;
 10. Civil commotion assuming the proportions of, or amounting to, an uprising;
 11. Military or usurped power;
 12. Explosions of war weapons;
 13. Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined;
 14. Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not;

15. Terrorist activity.

For the purpose of this exclusion;

- i) Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).
 - ii) Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radio-activity capable of causing incapacitating disablement or death amongst people or animals.
 - iii) Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
 - iv) Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.
17. Any benefits for bodily injury or illness accidentally caused by the use of, or inability to use, any application, software or programme in connection with any electronic device (for example a computer, laptop, smartphone, tablet or internet-capable electronic device) that are caused by a deliberate, unauthorised, malicious or criminal acts.

Also excluded hereon is any loss or expense of any nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of (1) to (17) above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder will remain in full force and effect.



General Conditions

Reasonable Precaution: The Insured Person must at all times take reasonable precautions to prevent accidents, loss, destruction or damage.

Claims: On the happening of any event likely to give rise to a claim the Insured Person must shall:

- a) provide written notice to the Underwriters as soon as reasonably practical and provide all particulars and evidence documentary and otherwise at the expense of the Insured Person and do all such things as the Underwriters may reasonably require.

- b) when required the Insured Person must submit to medical examination on behalf of the Underwriters at the Insured Person's expense in respect of any alleged Bodily Injury, or Illness.

Multiple Coverage: If at the time any claim arises there is any other insurance covering the same loss, the Underwriters shall not be liable to pay or contribute more than the difference between any other settlement and the maximum amount afforded by this policy.

What to do if you have a complaint

We aim to give you the highest standards of service and to meet any claims covered by this policy promptly and fairly. However if you feel that we have not met these standards we would like to hear from you. If you have cause for complaint we will investigate and review your case immediately and respond to you in writing.

If you have a complaint about how your policy was sold or administered, or about the settlement of a claim, please contact:

The Healthcare Manager
Expatriate Healthcare
Delmon House
36-38 Church Road
Burgess Hill, RH15 9AE
United Kingdom
Tel: +44 (0)20 3551 6634
Fax: +44 (0)870 428 5141
Email: admin@expatriatehealthcare.com

Beyond Expatriate Group:

If you are dissatisfied with the response you receive, you will also have the right to escalate the matter externally, in line with the process applicable to your country of residence.

1. If you purchased in the UK or the EU:

You may refer your case to the Financial Ombudsman Service, who can be contacted at:

The Financial Ombudsman Service, Exchange Tower,
London, E14 9SR, United Kingdom
Call: +44 (0) 800 023 4567 or +44 (0) 300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Online: financial-ombudsman.org.uk

Please note that you have six months from the date of our final response in which to refer your complaint to the Ombudsman.

2. If you have purchased your contract online, and are resident in the UK or the EU:

You may make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is ec.europa.eu/odr.

3. If you purchased your policy outside of the UK or the EU:

You may refer your case to the Office of the Ombudsperson for Financial Services. Contact details are as follows:

Office of Ombudsperson for Financial Services, 8th
Floor, SICOM Tower, Wall Street, Ebene, Mauritius
Call: +230 468 6475
Fax: +230 468 6473
Email: ombudspersonfs@myt.mu

Several Liability Notice: The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Choice of law: The Assured/Insured Person and the Underwriters are free to choose the law applicable to this insurance. Unless specifically agreed to the contrary this insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Third Parties: The only parties to this contract are the Assured and Us. No other person, including the Insured Person, has any right under the contracts (Rights of Third Parties) Act 1999 to enforce this Policy or any part of it.

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

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