

Guns on Pegs PERSONAL ACCIDENT AND ILLNESS INSURANCE

Your Policy Summary

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

Marketform, Lloyd's Syndicate 2468.

Marketform are authorised and regulated by the Financial Services Authority.

Type of Cover

This is a Personal Accident and Illness policy that, subject to the terms, conditions and exclusions contained in the Policy, provides certain financial compensation in the event that you suffer bodily injury or illness which prevents you from continuing your usual profession.

Period of Insurance

The policy you have purchased will run for the period of insurance shown in the Schedule of Insurance.

Your Right To Cancel This Policy

We hope you are happy with the cover this policy provides. However, if this cover does not meet your requirements, you have the right to cancel it within 14 days of receipt. We will refund all premiums paid within 30 days from the date we receive the notice of the cancellation from you, provided that you have not made a claim.

Making a Claim

If you wish to make a claim you should contact the agent or broker who sold you this insurance at their address shown in the policy schedule as soon as you can.

Making a Complaint

Whilst we make every effort to ensure that at all times we deal with you fairly, in the unlikely event that you have any complaint you should first contact the agent or broker who sold you this insurance. If you are not entirely satisfied with the manner in which your complaint has been dealt, you may ask our Complaints Department to review your case without prejudice to your rights in law. Our address is: Complaints Department, Marketform Group Limited, 8, Lloyd's Avenue, London EC3N 3EL. T +44 (0)20 7488 7700 F +44 (0)20 7488 7800.

If you are not satisfied with the manner in which your complaint has been dealt with, you may ask the Complaints and Advisory Department at Lloyd's to review your case without prejudice to your rights in law. The address is: Complaints and Advisory Department, Lloyd's, 1 Lime Street, London EC3M 7HA. Tel: +44 (0)20 7327 1000.

You may be able to refer any complaint that cannot be resolved by either our or Lloyd's Complaints Departments to the Financial Ombudsman Service.

Details of our Regulator

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Main/Unusual Exclusions/Restrictions	Benefit
<p>The following are some of the conditions and exclusions that apply to this Insurance:</p> <p>Benefits: Benefit 1 Accidental Death Benefit 2 Permanent Total Disablement</p> <p>Change in Your Circumstances: The Policy is based on the details that you gave us when buying the Policy. If those details change during the period of the Policy, to make sure that you are still covered, you must tell us as soon as you can.</p> <p>Examinations: If you make a claim then we or any medical adviser appointed by or on behalf of us, at our expense, shall have the right and opportunity to examine you when and as often as they may reasonably require while your claim is being investigated and to make an autopsy in the case of death, where it is not forbidden by law.</p> <p>Insured Benefits: For any one claim that you make, you can only claim for one benefit and we will only pay you compensation for that benefit.</p> <p>Condition of coverage: The Policy only applies if you hold a valid Police approved shotgun license and whilst you are participating in an organised shoot/activity which complies with the Code of Good Shooting Practice 2008</p> <p>Exclusions: You will not be covered for claims arising out of War or Warlike Operations; Radioactive Contamination; Suicide/Intentional Self-Injury; Mental Illness; Deliberate Exposure to Danger; Alcohol; Drugs; Pregnancy; Death caused by Illness; Military service or Operations; Criminal Acts or Pre-existing Conditions, hunting, shoots taking place outside the UK or Europe, shoots which do not comply with the Code of Good Shooting Practice 2008.</p> <p>Choice of Law: You are entitled to choose the law applying to this Insurance. Unless you tell us otherwise, we propose that the laws of England and Wales will apply and the Courts of England will have jurisdiction over all matters which may arise under this Insurance.</p>	<p>GBP 55,000 GBP 55,000</p>
<p>Additional Conditions Exclusions/Restrictions (if any)</p>	