

# LocumPlan Standard Practice Locum Insurance Policy Summary

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions of your Policy. It does not describe all the terms and conditions of your Policy. You will still need to read the Policy document for a full description of the terms and conditions including the Policy definitions and refer to the schedule attached to the Policy document for the specific Policy benefits and operative times.

This Policy Summary does not form part of the Policy document

The standard duration of this Insurance is 12 months from the date on which cover incepts. Any variations to this duration will be shown on the Policy schedule.

You may need to review and update the cover periodically to ensure it remains adequate for your needs.

This Policy Summary does not form part of the Policy Document

Insurance Provider	This Insurance is provided by Med-Ex Financial Advisory Services Limited trading as LocumPlan (FSA reference 484988 ) and underwritten by Sagicor at Lloyd's Limited (FSA reference 204947) for Lloyd's Syndicate 1206
Purpose of the Insurance	<p>This Insurance provides cover for</p> <ul style="list-style-type: none"> <li>- accidental bodily injury or illness which results in temporary total disability.</li> <li>- accidental bodily injury which results in death, loss of limbs, hearing or sight or permanent disability</li> <li>- illness which results in loss of sight or permanent total disability,</li> </ul> <p>which occur during the Operative Time during the Period of Insurance. The sections and sums insured that apply to your Policy will be clearly stated in the Policy schedule.</p>

## Personal Accident Section

Significant Cover	Significant Features and Benefits	Limitations and Exclusions
Accidental Death	A lump sum payment in the event of Bodily Injury which results in death	The sum insured is stated in your Policy Schedule
Loss of Sight, Limbs, Speech or Hearing	A lump sum payment in the event of Accidental Bodily Injury which results in loss of sight, loss of limbs, loss of speech or loss of hearing	<p>The sum insured is stated in your Policy Schedule</p> <p>The sum insured for loss of hearing in one ear is limited to 25% of the hearing sum insured.</p>
Permanent Total Disablement	A lump sum payment in the event of Permanent Total Disablement as defined in the Policy document	The sum insured is stated in your Policy Schedule
Temporary Total Disablement	A weekly benefit as a result of injury which temporarily prevents an Insured Person from carrying out the whole of their occupational duties	<p>There is an excess period and a benefit period which are both shown in the Policy Schedule.</p> <p>The maximum sum we will pay will be the amount that is actually paid each week to employ a locum less any amounts that You receive or You are entitled to receive from the</p>

		<p>Primary Care Organisation or other such body</p> <p>The sum insured will become payable in the event that a locum is employed to replace the Insured Person. If a locum is not employed, the sum insured will be either the sum insured as shown in the Policy Schedule or 100% of the Insured Persons gross weekly wage, whichever is the less</p>
<p>Significant Exclusions to Accident Section</p> <p>Illness or natural cause</p>		

### Illness Section

Significant Cover	Significant Features and Benefits	Policy Limits and Exclusions applying to the Significant Cover
Loss of Sight	A lump sum payment in the event of Illness which results in loss of sight	The sum insured is stated in your Policy Schedule
Permanent Total Disablement	A lump sum payment in the event of Permanent Total Disablement as defined in the Policy document which results in Paralysis	The sum insured is stated in your Policy Schedule
Temporary Total Disablement	A weekly benefit as a result of illness which temporarily prevents an Insured Person from carrying out the whole of their occupational duties	<p>There is an excess period and a benefit period which are both shown in the Policy document.</p> <p>The maximum sum we will pay will be the amount that is actually paid each week to employ a locum less any amounts that You receive or You are entitled to receive from the Primary Care Organisation or other such body</p> <p>The sum insured will become payable in the event that a locum is employed to replace the Insured Person. If a locum is not employed, the sum insured will be either the sum insured as shown in the policy schedule or 100% of the Insured Persons gross weekly wage, whichever is the less</p>

<p>Significant Exclusions to Illness Section</p> <p>Pregnancy or childbirth</p>
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<p>General Exclusions that apply to all Sections</p> <p>Armed Forces operational duties.</p> <p>Aeronautics or aviation other than a passenger.</p> <p>Mountaineering or rock climbing.</p> <p>Riding or driving in any kind of race.</p> <p>Intentional self injury, suicide or attempted suicide.</p> <p>Provoked assault or fighting.</p> <p>Criminal acts.</p>
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Civil commotions or riots.

Alcohol, drugs or solvents.

War and Terrorism restrictions.

Radioactive contamination.

HIV, AIDS, AIDS Related Complex or any sexually transmitted disease unless arising from needle stick injury.

#### Conditions

All material facts must be disclosed to Us. If You are in any doubt if a fact is material or not then You must disclose it. A material fact is a fact that is likely to influence Our acceptance or assessment of Your insurance.

Changes to business activities or an insured persons occupation which increases our risk, must be disclosed to us.

This Insurance is governed and construed in accordance with the laws of England and Wales, and any dispute relating to the Policy will be subject to the jurisdiction of the courts of England and Wales.

#### Cancellation

Only the Insured and the Underwriters have the right to cancel this Policy. Both Underwriters and the Insured must give 30 days' notice in writing. If the Insured cancels the Policy there is a minimum charge no matter how long cover has been in force.

#### Claim Notification

You can make a claim by contacting Van Ameyde Claims within 30 days of the event that gave rise to the claim. Their address is

Van Ameyde Claims  
34 The Mall  
Bromley  
Kent  
BR1 4TS

Telephone No: +44 (0) 20 8315 0732

Fax No: +44 (0) 20 8315 0757

Email: [adjusters@vanameyde.co.uk](mailto:adjusters@vanameyde.co.uk)

#### Complaints Procedure

Med-Ex Financial Advisory Services Ltd, will always aim to provide You with high quality service. If You have any enquiry, are not satisfied with the service provided or have a complaint regarding an Insurance claim, You should write to

The Managing Director  
Med-Ex Financial Advisory Services Limited  
The Frist Mill Top Office  
Coldharbour Mill  
Uffculme  
Devon EX15 3EE

Having made Your complaint and You are not satisfied

In the first instance please write to the Customer Services Manager at the address below giving all the appropriate information and the names of anyone You have spoken to:

Sagicor Underwriting Limited  
1 Great Tower Street, London, EC3R 5AA

In the few cases where We have been unable to resolve Your problems please write to the Compliance Director who will arrange for an investigation to be completed on behalf of the Chief Executive

The Compliance Director  
Sagicor at Lloyd's, 1 Great Tower Street, London EC3R 5AA

If We have given our final response and You are still not satisfied You may ask the Complaints Department at Lloyd's to review Your case (this would not affect Your rights to take legal action if necessary). The address is

Policyholder & Market Assistance Lloyd's Market Services  
One Lime Street, London EC3M 7HA

Telephone: 020 7327 5693  
Fax: 020 7327 5225  
e-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

#### Remain Dissatisfied

Having followed the procedure for Lloyd's Underwriters Your complaint may be referred to the Financial Ombudsman Services (FOS) the address is

Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall, London E14 9SR

#### Financial Services Compensation Scheme

You may be entitled to compensation from Lloyd's Central Fund and/or the Financial Services Compensation Scheme (FSCS) if We are unable to meet Our liabilities.

This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. For compulsory classes of insurance the claim will be met in full

Further information about the compensation scheme arrangements is available from the FSCS Information can be obtained on request or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)