



Policy summary

This is a summary of the significant features, benefits and exclusions of the cover provided by LocumPlan locum insurance which is underwritten by certain underwriters at Lloyd's. For full details of the cover please refer to the Certificate of Insurance available on www.locumplan.co.uk. This summary does not form part of the Certificate of Insurance.

Type of Insurance

- Locum insurance for members of the medical profession, dentists, vets and other similar occupations.
- It is a non-investment insurance contract. Its primary aim is to meet locum costs during absence due to illness or accident. The duration of the cover is 12 months.

Benefits payable - accident

- Temporary Total Disablement - a weekly amount is payable for 52 weeks (after expiry of the chosen excess period), or return to work, if sooner.
- Lump sum payment of £5,000 on death, permanent total disablement, loss of sight/limbs/speech.

Benefits payable – illness

- Temporary Total Disablement - a weekly amount is payable for 52 weeks (after expiry of the chosen excess period), or return to work, if sooner.
- Lump sum payment of £5,000 on loss of sight and paralysis.

Additional benefits

- Medical expenses
- Funeral expenses
- Jury service
- Coma
- Hospitalisation
- Personal effects
- HIV/AIDS needlestick
- Compassionate Leave
- Family Emergency Cover
- Maternity/Statutory Adoption Benefit
- Paternity Benefit
- Suspension Cover

Optional cover available

- Increase in lump sum payment

Significant exclusions (unless specifically agreed in writing)

- Military activities
- Aeronautics
- Racing
- Mountaineering/rock climbing
- Self-inflicted injury
- War, riot, terrorism
- Insanity
- Radioactivity
- Pregnancy
- AIDS

Claims

You can make a claim by contacting:

LocumPlan

Freepost

RSET-CXKA-ZJCB

Dulverton,TA22 9BJ

Tel: 0845 8500 205

Complaints procedure

We aim to provide you with a first class service. If you are not satisfied with the service provided please contact us, in the first instance, at the address given above.

If you are not satisfied with the action taken you may write to:

Med-Ex Financial Advisory Services Ltd

The Grist Mill Top Office,

Coldharbour Mill,

Uffculme,

Devon,EX15 3EE

Tel: 01884 841046

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.