

## What is a policy summary?

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This document provides key information about the Hiscox Global Flying Loss of Training Expenses Insurance. If you have any questions, please contact your insurance agent/broker or Hiscox Global Flying as appropriate.

**Please note that this policy summary document does not contain the full terms and conditions of this contract.** These can be found in the Hiscox Global Flying policy wording. If you would like a copy, please contact your insurance agent/broker or Hiscox Global Flying as appropriate

**Type of insurance:** Loss of Training Expenses Insurance.

**Underwritten by:** This insurance policy is underwritten by certain Lloyd's Underwriters and is led by Syndicate 33 managed by:- Hiscox Syndicates Limited, 1 Great St Helens Place, London EC3A 6HX

## Significant features and benefits

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### Loss of licence insurance

Underwriters will pay the Insured a benefit in accordance with the policy schedule if the Insured, having paid or contracted to pay for training to obtain a pilot's licence/type rating, is unable to complete the course and recover all or part of the fees as a result of personal accident and/or illness as defined in the policy wording.

### Mental or behavioural disorders

This policy will pay the benefit stated in the schedule in the event of the insured being unable to complete the course as a result of anxiety, stress, depression etc first manifesting itself during the period of insurance. Any such disorders or symptoms existing or known to exist at the date of applying for this insurance are not covered.

## Significant or unusual exclusions/limitations

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### Exclusions (refer to "what this policy does not cover" in the policy wording):

We do not cover any claim caused by or resulting from:

- the death of the Insured
- intentional self injury, attempted suicide or assault provoked by the insured
- undertaking active duty with the armed forces
- Acquired Immune Deficiency Syndrome (AIDS)
- an act of Terrorism
- any mental or behavioural disorders known to exist at the date of application for this insurance
- an undeclared previous disability
- pregnancy or childbirth.

### Limitations (refer to "what this section covers" in the policy wording):

Underwriters will pay a limited benefit to the Insured (subject to policy conditions) which is:-

- a) consequent upon the influence of alcohol, drugs or narcotics OR
- b) incapable of diagnosis or has not been diagnosed as an illness

## Duration of contract

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The period of this contract is for the full training period or 28 months whichever is the lesser.

## Cancellation rights

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If you have not made a claim you can cancel your insurance policy up to 14 days from the start of the contract (plus postage time) and receive a full premium refund. After this you may cancel your insurance at any time by writing to your insurance agent/broker or Hiscox Global Flying as appropriate.

We may cancel your insurance policy by sending:

- a) 30 days' notice in writing by registered post or recorded delivery to your last known address. Underwriters will return any premium paid for the remaining period of Insurance.
- b) 30 days' notice in writing by registered post or recorded delivery to your insurance agent in the event of non-payment of premium within 30 days and/or policy terms of credit.

## Claims service

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You must make a claim by notifying your insurance agent/broker or Hiscox Global Flying (using the details below) in writing as soon as possible and in any event not later than thirty days from the date of unfitness as a result of sustaining personal injury or the manifestation of illness.

## Questions and complaints

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If you have a question or a complaint, please speak to your insurance agent/broker or Hiscox Global Flying as appropriate.

If you are not satisfied with the way your complaint has been handled, you may refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department  
Lloyd's, One Lime street, London EC3M 7HA  
Telephone: 020 7327 5693  
Fax: 020 7327 5693  
E-mail: [Complaints@Lloyd's.com](mailto:Complaints@Lloyd's.com)

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Services. Further details will be provided at the appropriate stage of the complaint process. This complaint procedure is without prejudice to your right to take legal proceedings.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

The maximum level of compensation you can receive from the scheme for a claim against an insurer depends on the type of insurance policy, as described here. FSCS may arrange to transfer your policy to another insurer, provide a new policy or if these actions are not possible, provide compensation. Further information about the scheme is available from the Financial Services Compensation Scheme (7th Floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk).

## Your Hiscox quotation

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You should discuss with your insurance agent/broker or Hiscox Global Flying as appropriate, exactly what your needs are. They will then provide you with a quotation based on the information you have provided.

The quotation you receive from your insurance agent/broker or Hiscox Global Flying should give a breakdown of the total premium as well as any related fees, charges, expenses and taxes applicable. The quotation will be valid for a specified period.

## Your Insurance Broker Details

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Paul Jones Insurance Services  
Kings House  
316 Shirley Road  
Southampton SO15 3HL

Telephone: 023 8078 8444  
Facsimile: 023 8070 2536  
Email: [ctc.cadets@pjis.co.uk](mailto:ctc.cadets@pjis.co.uk)

## Hiscox Global Flying Details

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Hiscox Global Flying.  
1 Great St. Helen's  
London EC3A 6HX

Telephone: 020 7448 6550  
Facsimile: 020 7448 6998  
Email: [global-flying@hiscox.com](mailto:global-flying@hiscox.com)

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Hiscox Insurance Company Limited and Hiscox Syndicates Limited are authorised and regulated by the Financial Services Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.