

Lloyd's Insurance Company S.A. Certificate

This contract of insurance is insured by Lloyd's Insurance Company S.A.

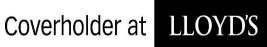
This Certificate is issued by the Coverholder identified within this Certificate in accordance with the authorisation granted to the Coverholder under the Coverholder Appointment Agreement with the Unique Market Reference stated within this Certificate.

Lloyd's Insurance Company S.A. is a Belgian limited liability company (*société anonyme / naamloze vennootschap*) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on <u>www.nbb.be</u>.

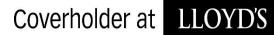
Website address: <u>www.lloyds.com/brussels</u> E-mail: <u>enquiries.lloydsbrussels@lloyds.com</u>

Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.









THE SCHEDULE

This Certificate comprises a Certificate Jacket, the Schedule Wording and all other provisions, conditions, and warranties attached and any endorsements issued.

Coverholder Appointment Agreement Unique Market Reference (UMR) B1511210031KG

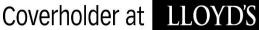
Type of Insurance: Lloyd's Accident and Illness Insurance

Insurance/Certificate No:	Contract No (if any):
Proposal dated:	
Your name:	Your date of birth:
Your address:	
Your business or occupation:	
The period of insurance is from: both days inclusive at your address and for such furthe	to: er period or periods as may be mutually agreed upon.
Sum(s) Insured / Limits of Liability / Excess and Deduc	tibles.
As per Schedule of Benefits Attached.	
The premium:	Insurance Premium Tax:
The geographical limits of this insurance:	World-wide

Insurer:

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Service of Suit

All summonses, notices or processes requiring to be served upon Lloyd's Insurance Company S.A. for the purpose of instituting any legal proceedings against them in connection with this Insurance may be served if addressed and delivered to Lloyd's Insurance Company S.A. Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium.

Full details regarding the Service of Suit are contained within the Wording

Coverholder:

Tryggingamiðlun Íslands. Hlíðasmári 12,200 Kópavogur. Tel: + 354 553 6688. E-mail: tmi@tmi.is

Coverholder Registration Number:113846CJK

The Coverholder acts as an agent of Lloyd's Insurance Company S.A. in performing its duties under the Coverholder Appointment Agreement with the Unique Market Reference stated within Certificate.

Wording and additional forms attached hereto and any special conditions:

Law applicable to this contract (being which territory's law will be used to determine a dispute relating to this contract):

Iceland

Jurisdiction applicable to this contract (being the territory in which any dispute relating to this contract will be heard):

Iceland

This contract is only valid if at the time of inception and each renewal thereafter your domiciled address is in Iceland. Claims

In the event that you wish to make a claim under this contract, please notify your Broker.

Your broker contact details:



Complaints:

In the event you wish to make a complaint, please refer to:

Tryggingamiðlun Íslands - TMI Hlíðasmári 12 200 Kópavogur Tel: + 354 553 6688 E-mail: tmi@tmi.is

Full details of the complaint process are contained within the Wording.

The insurance contract

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this contract of insurance, against **bodily injury** and/or **illness** in the manner and to the extent provided in this contract during the **period of insurance**.

The premium becomes due when the insurance is issued, unless agreed differently by **us**. Payment of the premium is a pre-condition for initiating **our** liability.

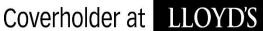
Signed by: Coverholder

Dated in London:

Cancellation administration charge:

This Certificate is only valid if it bears the signature of the Coverholder, on behalf of Lloyd's Insurance Company S.A.





SCHEDULE OF BENEFITS

This insurance covers only such of the following benefits as have an amount inserted against them. Where benefits are not insured the words "NOT COVERED" are shown

BENEFITS PAYABLE IN RESPECT OF SECTION ONE: ACCIDENT

1.	Accidental Death	CURRENCY XXXX
2.	Permanent total disablement As per detailed in the 'Table of Compensation'	CURRENCY XXXX
3.	Permanent partial disablement As per detailed in the 'Table of Compensation'	Up to a maximum of CURRENCY XXXX
4.	Temporary total disablement	CURRENCY XXXX per week During such disablement for a maximum of consecutive weeks (benefit period) regardless of the number of accidents commencing days after the date on which you first became disabled (elimination period).

BENEFITS PAYABLE IN RESPECT OF SECTION TWO: ILLNESS

1.	Loss of sight of both eyes	CURRENCY XXXX
2.	Permanent total disablement	
		CURRENCY XXXX
3.	Permanent partial disablement	Up to a maximum of CURRENCY XXXX
4.	Temporary total disablement	CURRENCY XXXX per week
		During such disablement for a maximum of consecutive weeks (benefit period) regardless of the number of illnesses commencing days after the date on which you first became disabled (elimination period).

The maximum **benefit period** in respect of **temporary total disablement** will be the **benefit period** shown above, following the expiry of the elimination period. The maximum benefit in respect of temporary total disablement will be as the benefit table shows above, although never higher than 75% of average gross income from previous 6 months before claim event.

Benefit will not be payable under more than one of the items above in respect of the consequences of one accident or of one illness, with the exception of temporary total disablement where the first 104 weeks can be paid in addition to any lump sum benefit payable. When a lump sum benefit has been paid, payments due to temporary total disablement will stop.



BENEFITS PAYABLE IN RESPECT OF SECTION THREE: ENHANCED ACCIDENT BENEFITS

1.	Home and Workplace alterations expenses	Up to a maximum of GBP 3,750
2.	Hospital benefits	Up to a maximum of GBP 50 per day for each completed 24 hours spent as an inpatient of a registered hospital.
3.	Medical & travel reimbursement expenses whilst travelling abroad	As per the Sjúkratryggingar Íslands (Icelandic Health Insurance) any one accident up to a maximum of GBP 25,000 in excess of the first GBP 250 incurred.
4.	Dental	Up to a maximum of GBP 3,500
	Excess amount	Medical Expenses GBP 250 Dental GBP 200



DETAILED TABLES OF COMPENSATION FOR PERMANENT DISABILITY

This insurance covers only the following benefits if they are shown to have an amount inserted against them in your schedule.

PERMANENT TOTAL DISABLEMENT - TABLE OF COMPENSATION

Injury	<u>Percentage of</u> benefit payable
Permanent Total Disablement	100%
Total loss of sight of both eyes	100%
Loss of arm and/or hand	100%
Complete deafness of both ears, of traumatic origin	100%
Removal of lower jaw	100%
Loss of speech	100%
Loss of one arm and/or one leg	100%
Loss of one arm and/or one foot	100%
Loss of one hand and/or one foot	100%
Loss of one leg and/or one hand	100%
Loss of both legs	100%
Loss of both feet	100%

PERMANENT PARTIAL DISABLEMENT - TABLE OF COMPENSATION

	<u>entage of</u> efit payable
Loss of osseous substance of the skull in all its thickness:-	<u> </u>
surface of at least 6 sg. cm	40%
surface of 3 to 6 sg. cm	20%
surface of less than 3 sq. cm	10%
Partial removal of lower jaw, rising section in its entirety or half of the maxillary bo	ne 50%
Loss of one eye	50%
Complete deafness of one ear	40%
Considerable loss of osseous substance of the arm (definite and incurable lesion)	50%
Total paralysis of the upper limb (incurable lesion of nerves)	65%
Total paralysis of the circumflex Nerve	20%
Shoulder anchylosis	40%
Elbow anchylosis in favourable position (15 degrees round the right angle)	25%
in unfavourable position	40%
Extensive loss of osseous substance of the two bones of the forearm	
(definite and incurable lesion)	40%
Total paralysis of the median Nerve	45%
Total paralysis of the radial nerve at the torsion cradle	40%
Total paralysis of the forearm radial nerve	30%
Total paralysis of the hand radial nerve	20%
Total paralysis of the cubital Nerve	30%
Anchylosis of the wrist in favourable position (straight and in pronation)	20%
Anchylosis of the wrist in unfavourable position (flexion or	
strained extension of supine position)	30%
Total loss thumb	25%
Partial loss of thumb (ungula phalanx)	10%
Total anchylosis of thumb	20%
Total amputation of forefinger	15%
Amputation of two phalanges of forefinger	10%
Amputation of the ungual phalanx of forefinger	5%
Simultaneous amputation of thumb and forefinger	35%
Amputation of thumb and a finger other than forefinger	25%
Amputation of two fingers other than thumb and forefinger	12%
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Amputation of three fingers other than thumb and forefinger	25%
Amputation of four fingers including thumb	25% 75%
Amputation of four fingers excluding thumb.	50%
Amputation of median finger	10%
Amputation of a finger other than thumb, forefinger and median	7%
Amputation of thigh (upper half)	60 %
Amputation of thigh (lower half) and leg	50%
Total loss of foot (tibio-tarsal disarticulation)	45%
Partial loss of foot (sub-ankle-bone disarticulation)	40%
Partial loss of foot (Medio-tarsal disarticulation).	35%
Partial loss of foot (tarso-metatarsal disarticulation)	30%
Total paralysis of lower limb (incurable nerve lesion)	50% 60%
Complete paralysis of the external popliteal sciatic nerve	30%
Complete paralysis of the internal popliteal sciatic nerve	20%
Complete paralysis of the two nerves popliteal sciatic external and internal)	20% 40%
Anchylosis of the hip	40% 40%
	40% 20%
Anchylosis of the knee	20% 60%
Loss of osseous substance from the thigh or both bones of the leg (incurable condition) Loss of osseous substance of the knee-pan with considerable separation	6U %
of the fragments and considerable difficulty of movements in stretching the leg	40%
Loss of osseous substance of the knee-pan while the movements are preserved	20%
Shortening of the lower limb at least 5 cm	30%
Shortening of the lower limb at 3 to 5 cm.	20%
Shortening by 1 to 3 cm	10%
Total amputation of all toes	25%
Amputation of four toes including big toe	20%
Amputation of four toes	10%
Anchylosis of the big toe	10%
Amputation of two toes	5%
Amputation of one toe other than the big toe	3%

Permanent **scarring** disfigurement resulting from **accidental bodily injury** to the combined area of the face and neck:

BENEFIT

5% to 10% visible surface area disfigurement:	25%
11% to 24% visible surface area disfigurement:	50%
25% and more visible surface area disfigurement:	100%

Permanent **scarring** disfigurement resulting from **accidental bodily injury** to the remaining parts of the body other than the face and neck:

BENEFIT

10% surface area disfigurement:	10%
11% to 24% surface area disfigurement:	40%
25% to 49% surface area disfigurement:	75%
50% or more surface area disfigurement:	100%



Contents

Page

Lloyd's Insurance Company S.A.	1
The Schedule	3
Definitions	11
Important information	13
Information you have given us	13
Notifying us of any changes or inaccuracies	14
Cancelling this insurance	14
Refund of premium	14
What is covered	15
Section One - Accident	15
Section Two - Illness	16
Section Three - Enhanced benefits (accident only)	17
What is not covered	18
Section One, Two and Three	18
Section Three only	20
How to make a claim	20
Things you must do	20
How we deal with your claim	21
Fraudulent claims	21
How to make a complaint	22
Law and Jurisdiction	22
Policy Format	22
Data Protection	23



Definitions

Wherever the following words appear in bold they will have the meanings shown below. Accident/Accidental means a sudden, unexpected, unusual, specific, external event which occurs at an identifiable time and place during the **period of insurance**. means the number of consecutive weeks set out in the schedule for which **Benefit** period temporary total disablement benefit is paid. **Bodily injury/Bodily** means identifiable physical injury which injuries is caused by an **accident**, and solely and independently of any other cause (except sickness or disease directly resulting from, or medical or surgical treatment rendered necessary by such injury) results in your death or disablement within twelve months from the date of the accident. Elimination period means the number of consecutive days set out in the schedule after the date on which you first became disabled which must expire before temporary total disablement benefit becomes payable. Excess The amount you will have to pay towards each separate claim. Illness/Illnesses means your sickness or disease the symptoms of which first appear during the **period of insurance** and which solely and independently of any other cause results in your disablement within twelve consecutive months after the symptoms first appear. Loss of limb means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of your hand, arm, foot or leg. Loss of sight means permanent and total loss of sight which we will consider as having happened: in both eyes if, on the authority of a fully-qualified ophthalmic specialist after correction, the degree of sight you have left in both eyes is 3/60 or less on the Snellen scale (meaning you can see at not more than three feet what you should be able to see at sixty feet): or in one eye if, on the authority of a fully-gualified ophthalmic specialist after correction, the degree of sight you have left is 3/60 or less on the Snellen scale (meaning you can see at not more than three feet what you should be able to see at sixty feet). Period of insurance means the time for which this insurance is in place as shown in the schedule, or until cancelled. Permanent total means your complete and total physical inability arising from **Bodily Injury** disablement/Permanently or Illness which entirely prevents you from attending to your usual totally disabled business or occupation as stated in the Schedule and which lasts for twelve



continuous months and at the end of such time there is no hope of recovery.

- Permanent Partial means partial disablement which permanently reduces your ability to perform some but not all of **your** ordinary daily bodily functions and which disablement lasts twelve consecutive months and at the end of that period is beyond hope of improvement. The percentage of disability is set out in the table of compensation under the permanent partial disability scale included in this document. Where disability is not mentioned in the table of compensation it shall be evaluated by a gualified doctor who will assess the disability. The percentage of disability is subject to the approval of two independent qualified medical practitioners, one to be appointed by you and the other by us. In the event of a dispute an independent third qualified medical practitioner will be appointed, and their decision will be final and binding upon all parties.
- means licensed individuals who have either general registration or **Qualified Medical** Practitioner(s) specialist registration with the specific country's medical board in which they practise including doctors, nursing, pharmacy and dental professionals.
- Scarring means the identifiable, permanent and visible marking of the skin from fibrous tissue replacing normal tissues destroyed by **bodily injury**.
- Schedule the pages of this document showing your name, the sums insured, the period of insurance and the sections of this insurance which apply.
- Temporary total means disablement which prevents you from attending to all aspects of disablement your business or occupation.
- We / us / our Lloyd's Insurance Company S.A.
- you / your the person named in the schedule.
- Your broker the insurance broker or intermediary shown in the schedule who arranged this insurance on **your** behalf.



Important information

This document, the schedule, and any endorsement(s) attached form your insurance. This insurance sets out the conditions of the contract of insurance between **you** and **us**. Please read the whole document carefully and keep it in a safe place.

Please note that separate insurance is provided under this insurance for **bodily injury** caused by an **accident** and for illness.

It is important that:

- you check that the information contained in the schedule is accurate and that the schedule 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 schedule, or of any changes to that information (see the "Notifying us of any changes or inaccuracies" section below);
- you comply with the "Things you must do" in the event of a claim (see page 18, your duties under each section, 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, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this insurance as if it never existed and decline all claims.

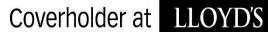
If we establish that you carelessly provided us with false or misleading information it could adversely affect your insurance and any claim. For example, we may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered; or
- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness; or
- charge you more for your insurance or reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
- cancel your insurance in accordance with the "Cancelling this insurance" section of this document.

We or your broker will write to you if we:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of your insurance; or
- require you to pay more for your insurance.





Notifying us of any changes or inaccuracies

If you become aware that information you have given us is inaccurate or has changed, you must inform your broker as soon as practicable.

When we are notified that information you previously provided is inaccurate, or of any changes to that information, we will tell you if this affects your insurance. For example, we may amend the terms of your insurance or require **vou** to pay more for **vour** insurance or cancel **vour** insurance in accordance with the "Cancelling this insurance" section below.

If you fail to notify us that information you have provided is inaccurate, or you fail to notify us of any changes, this insurance may become invalid and we may not pay your claim, or any payment could be reduced.

Cancelling this insurance

You can cancel this insurance at any time by contacting your broker and providing a signed cancellation form given thirty (30) days notice.

We can cancel this insurance for non-payment of premium by giving fourteen (14) days' notice in writing, only to be issued after 30 days' of your receipt of notice of the premium due date.

We can cancel this insurance, for any other reason other than non-payment of premium, by giving you sixty (60) days' notice in writing. We will only do this for a valid reason (examples of valid reasons are as follows):

- a change in risk occurring which means that we can no longer provide you with insurance cover;
- non-cooperation or failure to supply any information or documentation we request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

If for any reason the renewal of insurance is rejected at renewal, sixty (60) days notice will be provided in accordance with Icelandic law.

Refund of premium

This insurance has a cooling off period of thirty (30) days from the start of the period of insurance

If you cancel this insurance within the cooling off period then, provided you have not made a claim, we will refund in full any premium you have paid.

If this insurance is cancelled outside the cooling off period then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

If you cancel this insurance outside the cooling off period, there will be an additional charge, as stated in the schedule, to cover the administrative cost of providing the insurance.

If we pay any claim, in whole or in part, then no refund of premium will be allowed. Before paying any claim, premium will need to be paid in full.



Section one

Accident

This section only covers claims which fall within the definition of **bodily injury** and does not cover any claim caused or contributed to by **illness**.

What is covered

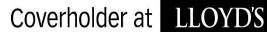
We will pay the benefit shown in the 'schedule of benefits' if you suffer bodily injury during the period of insurance which results in your:

- 1. Accidental death benefit to be paid out in accordance with the local inheritance law, unless stated otherwise in the proposal form or another applicable document.
- 2. Permanent total disablement as per detailed in the table of compensation.
- 3. Permanent partial disablement as per detailed in the table of compensation.
- 4. Temporary total disablement.

Conditions

- 1. If the benefit for death is not covered and an **accident** results in **your** death within twelve (12) months following the date of the **accident**, then no claim will be payable, other than for **temporary total disablement** for any applicable period prior to death.
- 2. If the benefit for death is covered and an **accident** results in **your** death within twelve (12) months following the date of the **accident** and prior to the definite settlement of the benefit for disablement provided for under items 2 to 4 above, the benefit payable will be the maximum sum stated in the 'Schedule of Benefits' under item 1 death in addition to any **temporary total disablement** already paid.
- 3. Any benefit for **permanent total disablement** or **permanent partial disablement** will not become payable before the expiry of twelve (12) months following the date of onset of disability arising from a **bodily injury**. In the event **your** partial disablement becomes total, the only benefit payable will be the maximum sum stated in the 'Schedule of Benefits' under item 2 **permanent total disablement** in addition to any **temporary total disablement** already paid.
- 4. If the benefit for death is covered, this benefit will also be payable in the event of **your** disappearance. We will only provide this benefit if:
 - a) **your** body is not found within twelve (12) months of **your** disappearance, and sufficient evidence is produced, that leads **us** inevitably to the conclusion that **you** have sustained **bodily injury** and that such injury has caused **your** death; and
 - b) the person or persons to whom such sum is paid will sign an undertaking to refund such sum to **us** if **you** are subsequently found to be alive.
- 5. If the benefit for **permanent partial disablement** or **permanent total disablement** is covered, the disability will be subject to the approval of two independent **qualified medical practitioners**, one to be appointed by **you** and the other by **us**. In the event of a dispute an independent third **qualified medical practitioner** will be appointed and their decision will be final and binding upon all parties.
- 6. If you have purchased **Permanent Total Disablement** or/and **Permanent Partial Disablement** the amount shown in your schedule is the maximum benefit payable under this policy. This table of compensation provides the scale of disability and total compensation available in the event you suffer from accidental bodily injury which results in any one of the listed disabilities. Your occupation is not taken into account.





- 7. The total benefit payable in respect of several **bodily injuries** due to the same **accident** is calculated by adding together the various percentages stated but will not exceed 100% of the sum insured stated in **your schedule**. For instance, complete deafness in one ear and total paralysis of the circumflex nerve would be calculated at 40% and 20% respectively and thus 60% of the sum stated in **your schedule** for **permanent partial disablement** would become payable.
- 8. For permanent disablement not specified in the table, the degree of **your** disablement will be assessed by **us** following recommendations made by a **qualified medical practitioner** by comparing the percentage shown in this scale.
- 9. In the event more than one item becomes payable for **your permanent partial disablement** the total sum will not exceed 100% of the sum stated within **your schedule** under item 3.
- 10. Temporary total disablement benefits will be paid for no more than the number of weeks as detailed in your schedule following your elimination period. Any weekly benefits will be paid in addition to any other benefit up to 104 weeks but will cease from the date which you are determined to have permanent partial disablement or be permanently totally disabled or with your death.
- 11. **Temporary total disablement** benefits payable for a fractional part of the week will be indemnified on the basis of one-seventh of the applicable weekly benefit for each day of disablement.
- 12. Coverage under this section is only available for individuals under 70 years of age, unless the insurance policy is held for two consecutive years prior to the individuals 70th birthday. If the policy is held for two consecutive years prior to the individuals 70th birthday it may be available for individuals under 75 years of age.

Section two

Illness

This section only covers claims which fall within the definition of **illness** and does not cover any claim caused or contributed to by **bodily injury**.

What is covered

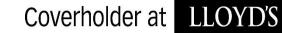
We will pay the benefit shown in the 'Schedule of benefits' if you suffer illness during the period of insurance which results in your:

- 1. Loss of sight of both eyes.
- 2. Permanent total disablement as per detailed in the table of compensation.
- 3. **Permanent partial disablement** as per detailed in the table of compensation or as evaluated by a qualified doctor.
- 4. Temporary total disablement.

Conditions

1. Should an **illness** cause **your** death within twelve (12) months of the symptoms of that **illness** appearing prior to any benefit claimed under items 1 or 2 above becoming payable then **we** will only pay **you** in respect of item 4.





- 2. Temporary total disablement benefits will be paid for no more than the number of weeks as detailed in your schedule following your elimination period. Any weekly benefits will be paid in addition to any other benefit up to 104 weeks but will cease from the date which you are determined to have permanent partial disability or to be permanently totally disabled or with your death.
- 3. Any benefit for **permanent total disablement** or **permanent partial disablement** will not become payable before the expiry of twelve (12) months from diagnosis of an illness. In the event **your** partial disablement becomes total, the only benefit payable will be the maximum sum stated in the 'Schedule of Benefits' under item 2 **permanent total disablement** in addition to any **temporary total disablement** already paid.
- 4. If the benefit for permanent partial disablement or permanent total disablement is covered, the disability will be subject to the approval of two independent qualified medical practitioners, one to be appointed by you and the other by us. In the event of a dispute an independent third qualified medical practitioner will be appointed and their decision will be final and binding upon all parties.
- 5. **Permanent partial disablement** lower than 20% is not covered. **Permanent partial disablement** from 20% and above will be paid in full.
- 6. In the event more than one item becomes payable for **your permanent partial disablement** the total sum will not exceed 100% of the sum stated within **your schedule** under item 3.
- 7. **Temporary total disablement** benefits payable for a fractional part of the week will be indemnified on the basis of one-seventh of the applicable weekly benefit for each day of disablement.
- 8. Coverage under this section is only available for individuals under 60 years of age, unless the insurance policy is held for two consecutive years prior to the individuals 60th birthday. If the policy is held for two consecutive years prior to the individuals 60th birthday it may be available for individuals under 65 years of age.

Section three

Enhanced benefits - accident only

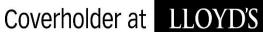
This section only covers claims which fall within the definition of **bodily injury** and does not cover any claim caused or contributed to by **illness**.

What is covered

- 1. Home and Workplace alterations expenses
- 2. Hospital benefits
- 3. Medical & travel reimbursement expenses whilst travelling abroad
- 4. Dental

Conditions

 Following our prior approval, we will reimburse you 80% of the costs up to a maximum of GBP 3,750 for the expenses necessarily incurred to adapt your home to cater for your requirements following your permanent total disablement. We will also reimburse you 80% of the costs up to a maximum of GBP 3,750 for the





expenses necessarily incurred to adapt **your** place of business/work to cater for **your** requirements following **your permanent total disablement**.

- 2. We will pay GBP 50 per day for each complete 24 hours spent as an in-patient if you are admitted to a registered hospital as a result of injury, up to a maximum of 60 days.
- 3. If you suffer a bodily injury whilst you are travelling outside of Iceland and require immediate medical attention from a qualified medical practitioner, we will reimburse you the medical expenses incurred up to the limit specified in your schedule. This includes the necessary medical, surgical or other remedial attention or treatment given or prescribed by a qualified medical practitioner including medicines, hospital care, nursing home and ambulance charges incurred and which cannot be delayed until you return to Iceland. We will continue to pay any medical costs incurred by you upon your return to Iceland which are not covered by the Icelandic Social Insurance System for up to two years from the date of the accident. We will also reimburse you if it is considered medically necessary that you require home nursing provided by a qualified medical practitioner or nurse for up to a maximum of 30 days.
- 4. If you suffer a bodily injury whilst you are travelling outside of Iceland and require immediate medical attention from a qualified medical practitioner, we will also reimburse you any additional travel and accommodation expenses in respect of your medical repatriation back to Iceland up to a maximum of GBP 500 each and every claim. This also includes other persons necessarily having to travel, remain with or escort you back to Iceland. In the event that your primary residence has been rented or leased for the duration of your overseas voyage we will reimburse you up to GBP 75 per day for a maximum of 30 days.
- 5. The insurance pays repairs on healthy and / or well-repaired teeth, which break due to accidental damage. No cover is provided for chewing related accidents. The amounts payable is a maximum of GBP 3,500 in excess of the first GBP 200 incurred. The insurance will only benefit dental damages that are not payable by another party. For example, another party may be 'The Social Insurance Administration' when in accordance with the laws of national insurance relating to the cost of dental payments.
- 6. All enhanced benefits are subject to an **excess** amount which will be deducted from **your** admissible expenses incurred in respect of any one claim and which is specified in **your schedule**.

What is not covered (applicable to Sections One, Two and Three)

A. This insurance does not cover claims in any way caused or contributed to by:

- 1. war, whether war be declared or not, hostilities or any act of war or civil war;
- 2. the actual or threatened use of pathogenic or poisonous biological or chemical materials by any person(s), 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;
- 3. nuclear reaction, nuclear radiation or radioactive contamination;
- 4. , or results from, any disease, or the fear or threat of any disease, which:
 - is notifiable to the government or a local authority under any law, order, act or statute; and/orf
 - is declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation.
- 5. your engaging in or taking part in armed forces service or operations;
- 6. your suicide or attempted suicide or intentional self-injury;
- 7. venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;



- 8. your deliberate exposure to exceptional danger (except in an attempt to save human life);
- 9. a criminal act by you;
- .10 you being intoxicated, by alcohol which is above the legal limits to drive a vehicle in the country you are driving within, or drugs, unless prescribed by a registered **Qualified medical practitioner**. All claims which arise due to alcohol or drug use (unless prescribed, as above) are also excluded.
- 11. neuroses, psychoneuroses, psychopathies or psychoses, anxiety, depression, stress, fatigue, burnout or any other mental or emotional diseases or disorders of any type;
- 12. a chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body);
- 13. any and all accidents in a registered vehicle where the claimant is already insured under their motor insurance. This exclusion is in relation to **temporary total disability** only.
- 14. any and all accidents where **you**, either as a driver or passanger, are in an unregistered vehicle as well as registered vehicle were the driver and/or passenger are uninsured, both motor-driven and electric, unless specifically mentioned in proposal and accepted to be included with added premium by underwriters at proposal stage.
- 15. 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).
- 16. any condition whether diagnosed or not, for which **you** have sought advice, diagnosis, treatment or counselling or of which **you** were aware or should have been aware at inception of this insurance or for which **you** have been treated at any time during the three (3) years prior to the inception of this insurance.
- 17. Pregnancy or childbirth. However, if you have been on cover with us for a continuous period of 13-months, pregnancy and childbirth is covered if it develops into a complication which is diagnosed by a Qualified Medical Practitioner or consultant who specialises in obstetrics.
- 18. Your death due to illness.
- B. This insurance will not pay a benefit or any portion of a benefit for disablement arising from the interaction between **bodily injury** and another medical condition.

C. Sanctions

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

D. Age

We do not provide any **accident** (section 1) coverage for individuals 70 years of age or above, unless the insurance policy is held for two consecutive years prior to the individuals 70th birthday. If the policy is held for two consecutive years prior to the individuals 70th birthday it may be available for individuals under 75 years of age.

We do not provide any illness (section 2) coverage for individuals 60 years of age or above, unless the insurance policy is held for two consecutive years prior to the individuals 60th birthday. If the policy is held for two consecutive years prior to the individuals 60th birthday it may be available for individuals under 65 years of age.



What is not covered - applicable to section Three only

This insurance does not cover claims in any way caused or contributed to by:

- 1. Illness
- 2. Treatment provided after 24 months from the date you sustained bodily injury.
- 3. Any expenses relating from or relating to elective or cosmetic surgery.
- 4. Routine dental and optical treatment, or the provision of dentures, spectacles, lenses or contact lenses.
- 5. Any treatment from a chiropractor, physiotherapist or any other source of alternative medicine, unless this has been recommended by the treating **qualified medical practitioner** and then authorised by us.
- 6. The cost of continuing regular medication for any condition for which medical advice, or treatment is being followed prior to the inception of this policy or employment of the insured person, whichever is the later.
- 7. Any expense recoverable under any reciprocal health arrangement such as the European Health Insurance Card, the Icelandic Social Insurance System or any other insurance policy.
- 8. Expenses for routine medical examinations, check-ups, tests, or scans unless they relate to your accidental bodily injury.
- 9. Medicines or drugs without a **qualified medical practitioner**'s prescription.
- 10. Any expenses arising from the failure to follow the advice of a qualified medical practitioner.
- 11. The excess amount as specified on the Schedule will be deducted from all admissible expenses incurred in respect of any one claim.
- 12. Birth Defects or congenital (a disease or physical abnormality present from birth) Illnesses.

How to make a claim

Things you must do

You must comply with the obligations set out below. If we determine that any claim you make under this insurance has been adversely impacted directly by your failure to comply with the obligations below, we may refuse to pay your claim or reduce the amount of any payment we make for the claim.

- 1. In the event of an **accident** or **illness** which causes or may cause a claim under this insurance, you must as soon as practicable:
 - a) seek the attention of a duly qualified medical practitioner; and
 - b) notify your broker.
- 2. You must provide us or our medical adviser with the necessary authorisation to access or obtain all your medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition (as described in A.15 on page 19). The medical adviser must, for the purpose of reviewing the claim, be allowed to examine you as we consider necessary.



- 3. You must provide your broker with all information we may reasonably require including a fully completed claim form. We will only request information in relation to your claim.
- 4. All claims under this policy must be notified to **us** via **your broker** within a period of one year from the time **you** were aware of the circumstances of the claim.
- 5. Once a claim has been notified to **us we** requireall requested information to be received in a timely manner. If requested information is not received within 3 months from our original request we reserve the right to consider the claim closed. **We** will notify **you** of **our** intent to close **your** claim should the requested information not be forthcoming and **you** will have a final opportunity to provide the required information to **us**. If the delay prejudices **our** enquires **we** may not be able to proceed with **your** claim.
- 6. You must actively seek and attend the prescribed treatment proposed by medical professionals to facilitate a recovery from injury/illness. Failing to follow medical advice and treatment may result in ceasing of benefits.

How we deal with your claim

When you notify your broker of a claim, we will send you a claim form which you are required to complete and return to us.

Once your claim is accepted, we will pay you the amount stated in the relevant section of the 'schedule of benefits'.

- 1. The maximum **benefit period** in respect of **temporary total disablement** will be the **benefit period** shown in the 'schedule of benefits' following the expiry of the **elimination period**.
- 2. The benefit amount paid in respect of temporary total disablement can be shown in your schedule. That amount can however never exceed 75% of your gross average income of 6 months prior to claim event. We reserve the right to confirm those amounts by requesting your tax report and/or payslips for up to 3 previous years to confirm average income and/or occupacy, if needed.
- 3. The total sum payable under this insurance in respect of any one (1) or more claims will not exceed in all the largest benefit under any one of the items contained in the 'schedule of benefits'.

Fraudulent claims

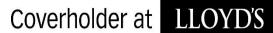
If you make a fraudulent claim under this insurance contract, then we:

- (a) Are not liable to pay the claim; and
- (b) May recover from you any sums paid by us to you in respect of the claim; and
- (c) May by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under clause (c) above:

- (a) We will not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our 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) We need not return any of the premiums paid.





How to make a complaint

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If you have any queries regarding your insurance or If, at anytime, you wish to make a formal complaint this should be addressed to:

Tryggingamiðlun Íslands - TMI Hlíðasmári 12 200 Kópavogur Tel: + 354 553 6688 E-mail: tmi@tmi.is

Your complaint will be acknowledged, in writing, with 5 (five) business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 8 (eight) weeks of the complaint being made.

Should **you** remain dissatisfied with the final response or if **you** have not received a final response within 8 (eight) weeks of the complaint being made, **you** may be eligible to refer **your** formal complaint to the Financial Supervisory Authority in Iceland. The contact details are as follows:

The Insurance Complaints Committee Financial Supervisory Authority Höfðatún 2 105 Reykjavík Iceland Tel: + 354 520 3700 Fax: +354 520 3727 E-mail: urskvatr@fme.is Website: www.en.fme.is/supervision/consumer-affairs/the-insurance-complaints-committee/

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

Service of Suit and Law and Jurisdiction

It is agreed that this Insurance shall be governed exclusively by the law and practice of Iceland and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in Iceland.

All summonses, notices or processes requiring to be served upon it for the purpose of instituting any legal proceedings against them in connection with this Insurance may be served if addressed and delivered to

Lloyd's Insurance Company S.A. Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium.

This Service of Suit and Jurisdiction Clause will not be read to conflict with or override the obligations of the parties to resolve their disputes as provided for in any other clause in this Policy and, to the extent required, shall apply to give effect to that process.

Policy Format

Upon request **we** can provide Braille, audio or large print versions of the policy and the associated documentation including the Key Facts document. If **you** require an alternative format **you** should contact **your broker** through whom this policy was arranged.



Data Protection - General Data Protection Regulation

Data Protection Short Form Privacy Notice

Your privacy notice.

Who we are:

- A) We are the Lloyd's Insurance Company S.A. (hereafter referred to as "Lloyd's Brussels")
- B) We are Tryggingamiðlun Íslands TMI, a Coverholder at Lloyd's and agent of Lloyd's Brussels in matters pertaining to establishing and executing a contract of insurance.

The basics:

We collect and use relevant information about you to provide you with the insurance cover or the insurance cover that benefits you, and to meet our legal obligations and the obligations of others in the insurance chain.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover, or the cover from which you benefit. This information may include special catergories of personal data details such as information about your health and any criminal convictions you may have.

In certain circumstances, we need your consent to process certain categories of information about you (including special catergories or personal data details as mentioned above). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time by sending an email to data.protection@lloyds.com and tmi@tmi.is (without however affecting the lawfulness of processing based on consent prior to its withdrawal). Nevertheless, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared and used by a number of third parties in the insurance sector (both inside and outside Belgium and Iceland, and inside and outside the EU). For example, insurers, insurance agents or insurance brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that is provided, and to the extent that it is needed or allowed by law.

We keep your personal details for no longer than is necessary in offering the insurance arranged or to comply with our legal or regulatiory requiremens.

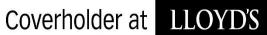
Other people's details you provide to us:

Where you provide us (or your insurance agent or insurance broker) with details about other people, you must ensure that this short from privacy notice is provided to them.

Want more details?

For more information about how we use your personal information please see our full privacy notice(s), which are available online on our website(s) https://www.lloydsbrussels.com and https://www.tmi.is or in other formats on request.







Complaints, Contacting us and the Regulator and Your Rights:

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or see a copy of our full privacy notice(s), please contact us or go to the Privacy section of our websites https://www.lloydsbrussels.com and https://www.tmi.is where we have full details. Alternatively, you may contact the insurance agent or insurance broker that arranged your insurance.

You have the right to lodge a complaint with the competent data protection authority, but we encourage you to contact us before doing so.

