

Insurance Product Information Document

Product: Haulers Drivers Travel Insurance

Company: Lloyd's Insurance Company S.A. acting through
Baltic Underwriting Agency, AB

This policy is underwritten by Lloyd's Insurance Company S.A. a Belgium limited liability company with its registered office at 14th Floor, Bastion Tower, Place du Champ de Mars 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 www.nbb.be.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this Insurance, including the general policy limits, can be found in the policy document which is available on request from Baltic Underwriting Agency. Other pre-contractual information is also available from Baltic Underwriting Agency.

What is this type of insurance?

This is a Personal Accident and Medical and Emergency Travel Expenses Insurance. Subject to the terms, conditions and exclusions contained in the Policy it provides certain financial compensation in the event of Insured person Accidental Death, Disability or Medical Expenses and Emergency Travel Costs and any additional extensions purchased and stated in the Policy.



What is insured?

If detailed in the schedule the following benefits are covered:

Section A - Personal Accident

- ✓ **Accidental Death**
Cover for the Insured Person as a result of their Accidental Death
- ✓ **Accidental Disability**
Cover for the Insured Person wholly preventing them engaging in their usual occupation

Section B - Medical and Emergency Travel Expenses

- ✓ **Emergency Medical Evacuation**
Cover for the reasonable and necessary costs of transporting the Insured Person to the nearest suitable Hospital outside their Country of Residence.
- ✓ **Emergency Travel Expenses**
Cover for reasonable and necessary additional costs of transport and accommodation incurred in respect of the Insured Person or any one relative or friend who has to travel to remain with or escort the Insured Person home to their Country of Residence.
- ✓ **Medical Expenses**



What is not insured?

Unless otherwise specified in the Policy:

All Sections

- ✗ Flying except as a passenger
- ✗ The Insured Person being a full-time member of the armed forces
- ✗ A criminal act by The Insured Person
- ✗ The Insured Person's deliberate exposure to exceptional danger
- ✗ War or Terrorism
- ✗ Nuclear Reaction, Nuclear Radiation or Radioactive contamination
- ✗ Engaging in Professional Sport
- ✗ High risk activities
- ✗ The Insured Person being intoxicated by alcohol or drug unless prescribed by a Qualified Medical Practitioner

Section A - Personal Accident

- ✗ Any naturally occurring condition or degenerative process
- ✗ Illness or disease (unless resulting directly from Accidental Bodily Injury)
- ✗ Pre-existing physical or mental conditions

Section B - Medical and Emergency Travel Expenses

- ✗ Any expenses incurred when specific purpose of journey is for medical treatment or advice or where advice has been given not to travel
- ✗ Any defect infirmity or condition for which treatment, investigation or advice has been prescribed 24 months prior to issue of policy

Reasonable and necessary emergency medical, surgical, hospital and nursing home charges or emergency dental (for the relief of pain and suffering till 200 €) cost.

✓ **Repatriation**

Cover for the return of the Insured Person to their Country of Residence by normal scheduled airlines or by an air ambulance or other suitable means of transport

Optional Covers

✓ **Employee Replacement or Resumption of Assignment Expenses**

Cover for reasonable and necessary costs for sending a substitute person or returning an Insured person

- ✗ Any expenses incurred within 12 months after need for treatment arises or within country of residence
- ✗ Any expenses incurred whilst on an Insured Journey exceeding in duration specified in the Policy
- ✗ Any surgical or medical treatment which can reasonably be delayed until your return to your Country of Residence
- ✗ Any costs related to dental treatment, dentures dental appliances, hearing aids, contact lenses or spectacles
- ✗ Mental Illness, mental traumas diseases of the nervous system

All uninsured events list is specified in the terms and conditions.



Are there any restrictions on cover?

- ! There may be sub limits and daily or monetary excesses on some benefits
- ! You must be between 18 and 71 to be eligible to purchase this cover
- ! Total sum payable will not exceed 100% of the sum stated in the schedule



Where am I covered?

- ✓ Territorial scope is stated in the Policy.



What are my obligations?

- We have relied 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.
- You notify us of any inaccuracies in the information contained in the Policy, or of any changes to that information.
- You must comply with all the terms and conditions of this Policy.
- You must tell us as soon as possible of any incidents connected to this insurance whether or not related to a claim.



When and how do I pay?

The premium for this Policy is shown in your Policy documentation.



When does the cover start and end?

Your Policy will start and end on the dates specified as the Period of Insurance, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the Policy.



How do I cancel the contract?

You may cancel this Policy at any time by sending us 30 days' written notice and any unearned premium shall be returned to you provided that We have not made any claims payment under this policy or have any claims for consideration or You are not aware of any claims that have not been reported to Us. Any claim payments made or under consideration shall be deducted from the amount of unearned premium due to be returned. We will also deduct the contract conclusion and execution costs (30% of annual premium).