

Slimming World Consultants Insurance Scheme

Insurance Product Information Document

This insurance is provided by Travelers Syndicate 5000 at Lloyd's which is registered in England and Wales. Travelers Syndicate 5000 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits and explanations of defined terms used herein, can be found in the policy documents. Other pre-contractual information is also available from your insurance intermediary.

What is this type of insurance?

This is a consultant insurance scheme providing cover for accidents, stock and equipment and money.

 What is insured?	 What is not insured?
<p>Section A – Personal Accident:</p> <ul style="list-style-type: none"> ✓ £20,000 in the event of death; ✓ £20,000 in the event of Permanent Total Disablement; ✓ £20,000 in the event of loss of one or two limbs; ✓ £20,000 in the event of total and irrecoverable loss of sight of one or two eyes; ✓ £20,000 in the event of loss of one limb and irrecoverable loss of sight in one eye; ✓ £100.00 per week payable for 104 weeks, excluding the first week of disablement, in the event of Temporary Total Disablement, which as a result of an accident which results in your inability to work; ✓ Medical expenses incurred up to 20% of the total Temporary Total Disablement benefit claimed as a result of an accident. <p>Section B – Stock and Equipment:</p> <ul style="list-style-type: none"> ✓ All risks covered for stock, including scales and PDQ equipment up to £3,000, with a single article limit of £500. <p>Section C – Money Cover:</p> <ul style="list-style-type: none"> ✓ £2,000 for loss of business money, meaning coins, bank and currency notes, postal orders, money orders, securities for money, crossed bankers drafts, unused postage stamps, unrecorded cheques received, travellers cheques, national savings stamps and certificates, premium bonds, luncheon vouchers, charity and consumer redemption vouchers, gift tokens, credit and debit card sales vouchers, giro payment orders, value added tax purchase vouchers, and unused credit on postal franking machines all belonging to you or for which you are responsible, in your home, at the premises or in transit between your home/premises and the bank. 	<p>Section A – Personal Accident:</p> <ul style="list-style-type: none"> ✗ Suicide, attempted suicide or intentional self-injury; ✗ Deliberate exposure to exceptional danger (except in an attempt to save human life); ✗ Your own criminal act; ✗ Riding or driving in any kind of race; ✗ Operational duties in the armed forces; ✗ Motorcycling, mountaineering or rock climbing; ✗ Aerial activities other than travel as a passenger; ✗ Radioactive contamination; ✗ HIV or AIDS. ✗ Illness or disease; ✗ Naturally occurring condition or degenerative process, or any gradually operating process; ✗ Post-traumatic stress disorder or any psychological or psychiatric condition. <p>Section B – Stock and Equipment:</p> <ul style="list-style-type: none"> ✗ First £35 of each loss arising out of one event; ✗ Wear, tear, depreciation or other gradual cause; ✗ Climatic conditions; ✗ Change in temperature, dampness, dryness, shrinkage or evaporation; ✗ Vermin, insects, parasites, woodworm, fungus, mildew or rot; ✗ Defective design, faulty workmanship, latent defect, or the use of defective materials; ✗ Any process of cleaning, washing, dyeing, altering, repairing, renovating or restoring; ✗ Corrosion, rust, contamination, change in colour or finish, dust, chemical action or reaction; ✗ Scratching and denting in the course of normal use; ✗ Theft from unattended vehicles or trailers, other than from a locked concealed boot or concealed luggage compartment by forcible entry, provided all other openings are securely locked and fastened, and all security devices are operative; ✗ Mechanical or electrical fault, breakdown or failure or use contrary to the manufacturer's instructions; ✗ Confiscation or detention by Customs or other officials; ✗ Depreciation; ✗ Transit other than by you, your employees or members of a recognised transit provider;

- ✗ Insured Property left overnight in a place of entertainment, unless locked away in secure storage with any installed security devices in operation;
- ✗ Mysterious disappearance or unexplained shortages;
- ✗ Cost of replacing undamaged items or part of an item solely because it forms part of a set, or one of a number of items of a similar nature, colour or design;
- ✗ Any property which at the time of Damage is insured by a more specific insurance.

Section C - Money Cover:

- ✗ Unexplained loss or disappearance or inventory shortage due to error or omission;
- ✗ Fraud or dishonesty, unless discovered within thirty (30) days of the occurrence;
- ✗ Intentional causes, at your direction or with your knowledge;
- ✗ Recoverable under any other Insurance, except for a proportionate share;
- ✗ Money left overnight on any premises other than your home unless contained in a locked safe to which you are the only key holder;
- ✗ Theft from unattended vehicles, other than from a locked concealed boot, or concealed luggage compartment by forcible entry and provided all other openings are left securely locked and properly fastened, and all security devices are in operation.



Are there any restrictions on cover?

- ! Medical Expenses are only covered in the event of a successful claim under the Temporary Total Disablement Benefit and is limited to 25% of the total value of the claim.
- ! Medical Expenses will be paid to the extent of the difference between the provisions laid out in this policy and any amounts due to you from other insurances and medical schemes covering the same expenses.
- ! Endorsements, limitations and exclusions may apply to this cover. These can be found in your policy documents.
- ! There is no cover for losses in excess of the aggregate limits of liability and sub-limits specified in the Schedule.
- ! There is no cover for losses that do not exceed the amount of the deductibles specified in the Schedule.
- ! There is no cover if you make a claim which you know or ought to have known to be false or fraudulent.



Where am I covered?

- ✓ Section A: Worldwide, except areas of war or unrest, meaning the FCO advises against travel to a particular area.
- ✓ Section B and C: 24 hours a day within the confines of the United Kingdom/Republic of Ireland.



What are my obligations?

- To inform us of any change in personal circumstances that could affect your cover.
- In the event of a claim, provide all assistance, information and evidence required by us and in such form as we may reasonably require, at your own expense.
- Report all claims within 31 days of occurrence where possible, to a maximum of 6 months from the date of accident.
- Provide all information and assistance that we may require in the event of a claim.



When and how do I pay?

Payment is collected at the point of sale.



When does the cover start and end?

The policy cover will take effect from the date shown in your policy schedule and will run for the period stated therein.



How do I cancel the contract?

- If you cancel within 14 days, a full refund of premium will be made to you provided you have not made or are intending to make a claim, in which case there will be no refund due.
- If you cancel before the cover starts we'll refund the premium you've paid.
- If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.
- After the first 14 days of your policy you must give 31 days' notice of cancellation.