

pulse locum insurance scheme

We have prepared for you some important facts about your new Policy. This summary does not contain all the terms and conditions of your Policy. Please take time to read the Policy document you have just received with this summary to make sure you understand the cover it provides. Cover is underwritten by ACE European Group Limited.

Your Policy – The Pulse Locum Insurance Scheme covers a doctor's locum expense in the event of temporary total disablement resulting from illness or accidental injury

Significant Features & Benefits –

- Cover includes accidental HIV infection as defined in the Policy Document
- Cover can be provided for GP Partners, Salaried GPs, Practice Managers and Practice Nurses
- Premiums and benefits are indexed on an annual basis by 5% to keep track with inflation
- Stress related conditions are fully covered
- Optional Jury Service cover available

Duration of Policy – Your premium will be paid annually during the term of the policy, either until the relevant age limit is reached (65 years) or earlier termination. Please see the "Ending or Changing your cover" section of the enclosed Policy document. You may need to regularly review your insurance cover to ensure that it remains adequate and reflects any lifestyle and business changes

Policy Exclusions – There are some standard exclusions which apply to the cover. They include any pre-existing medical condition during the first 36 months after the commencement date or effective date. See the "What we do not cover" section of the enclosed Policy Document.

All people named on this Policy must be permanently resident in the UK (inc Channel Islands and Isle of Man), and we do not cover anyone serving full-time in the Armed Forces of any country or International Organisation, or more than 30 days a year active duty in the armed forces

How to Cancel – If for any reason you are not satisfied with this Policy and you have not made a claim, you may return it to us within 14 days of receipt and we will cancel it. If this happens we will refund any premiums you have paid, however we reserve the right to charge you a premium commensurate with the cover that has been in force. To cancel your cover at any time please contact, in writing:

Pulse Independent I.F.A. 147 Connaught Avenue, Frinton-on-sea, Essex CO13 9RA Telephone 0844 477 4860

How to Claim – Telephone 0844 477 4860

Complaints Procedures – We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us in writing, quoting your Policy details, so we can deal with your complaint as soon as possible.

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You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Telephone: 08000 234567 Fax: 020 7964 1001

e-mail: complaint.info@financial-ombudsman.org.uk

The existence of these complaints procedures does not affect any right of legal action you may have against us

Financial Service Compensation Scheme – In the unlikely event that ACE or we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit.

Their contact details are:

Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN

Telephone: 020 7892 7300, Fax: 020 7892 7301, Website: www.fscs.org.uk