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## POLICY SUMMARY

<b>Insurer Details</b>	QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD. QBE Insurance (Europe) Limited is part of QBE European Operations, a division of the QBE Insurance Group and is authorised and regulated by the Financial Services Authority (FSA) our FSA number is 202842.
<b>Cancellation rights</b>	You have the right to cancel up to 14 days after the later of (i) the conclusion of the contract and (ii) the day on which you receive your policy. To exercise that right you must contact your intermediary within that period to enable him to notify us. Unless you exercise your right within that period this policy will be confirmed and the cancellation provisions in the policy, if any, will apply.
<b>Applicable Law</b>	<b>Law &amp; jurisdiction of England &amp; Wales <i>unless otherwise stated in your policy</i></b>
<b>Notification of a claim</b>	<p>In the event that you believe you may have a claim under this policy you must contact: <b>Hayward Aviation Limited, Harling House, 47/51 Great Suffolk Street London, SE1 0BS, Telephone 020 7902 7800</b></p> <p>In all cases you shall:-</p> <ol style="list-style-type: none"><li>furnish full particulars in writing of such event and forward immediately notice of any claim with any letters or documents relating thereto;</li><li>give notice of any impending prosecution;</li><li>provide such further information and assistance as we may reasonably require;</li><li>not act in any way to our detriment or prejudice our interests.</li></ol> <p><b>UNDER NO CIRCUMSTANCES SHOULD YOU MAKE ANY ADMISSION OF LIABILITY IN THE EVENT OF BODILY INJURY OR PROPERTY DAMAGE WITHOUT OUR WRITTEN CONSENT</b></p>
<b>How to complain</b>	<p>In the event that you have a query about the sale or performance of this policy you should, in the first instance, contact the intermediary from whom it was purchased.</p> <p>Should this develop into a complaint you should make your complaint in writing to:-</p> <ol style="list-style-type: none"><li>The intermediary who sold you this policy</li><li>QBE Insurance (Europe) Limited at the address given above. We will send you a copy of our complaints procedure which includes time scales for responses established by FSA.</li></ol> <p>A copy of our complaints procedure is available on request, but will be supplied automatically in the event you refer a complaint to us.</p> <p>If we are unable to resolve your complaint, you may be able to refer it to the Financial Ombudsman Service (FOS). Referring your complaint to the FOS will not prejudice your rights to take legal proceedings.</p>
<b>Compensation</b>	You may be entitled to compensation from the Financial Services Compensation Scheme if we cannot meet our obligations under this contract.

POLICY SUMMARY				
<b>Duration of Policy</b>	The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.			
Types of Cover	Loss of or Damage to the Aircraft	Insured's liability for Bodily Injury and Property Damage to:-		
		Third Parties	Passengers	Aircrew
<b>PLEASE SEE YOUR QUOTE TO IDENTIFY THE COVERAGES THAT WILL BE APPLICABLE PER YOUR REQUEST. THE AIRCRAFT SYMBOL IS USED IN PLACE OF A TICK</b>				
Features & Benefits				
Loss or damage to your aircraft, but no payment will exceed the agreed value of the aircraft.				
Third Party cover (including Property Damage)				
Malicious damage to your aircraft				
Costs incurred in the event of forced landing of your aircraft in any place from which it is unable to take off again				
Passenger/Crew legal liability cover includes baggage and personal effects				
Legal Liability cover includes costs incurred by your insurer in defending any claim brought against you for which coverage is provided by your insurance				
Significant Exclusions or Limitations				
Loss or damage to your aircraft will not apply to loss or damage due and confined to wear, tear and deterioration or for ingestion to the engine unless caused by a single recorded incident				
The first part of any claim for loss of or damage to your aircraft usually referred to as a deductible				
Illegal uses are excluded				
Non declared uses are excluded				
Flights outside permitted geographical limits				
Flights by pilots not authorised by your insurance				
Pilots over 80 years of age unless specifically named on the policy				
Claims arising from nuclear risk or war or allied perils				
Pylon racing unless specified	