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| https://pbs.twimg.com/profile_images/870345264694951937/hEb7_3UC_400x400.jpg**AXIS Insurance**  **Insurance Product Information Document** | | | |
| **Company: Axis Specialty Europe SE and AXIS Managing Agency Ltd** | | **Product: AXIS Pension Fund Overlooked Beneficiary** | |
| **AXIS Specialty Europe SE (ASE) is registered in Ireland and authorised in the EEA. ASE is regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority (Firm Reference Number 212724. AXIS Managing Agency Ltd is registered in the UK. They are authorised by the Financial Conduct Authority for conduct of business rules (Firm Reference Number 212724))** | | | |
| This document is a summary of insurance coverages and restrictions found in the policy. It is not personalised to your individual selections. It is not a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of the coverage you have been provided and the terms and conditions of that coverage. | | | |
| **What is this type of insurance?**  This policy provides the cover for the Insured's liability for damages and costs and expenses which arise due to a breach of duty by a Trustee | | | |
|  | **What is insured?**  Unless otherwise specified in your policy or schedule of insurance, this policy provides cover for the following:   * Damages, the claimant's costs and expenses and all other costs and expenses for claims for breach of trust where a pension trustee has not made a provision for a beneficiary of a pension or where the beneficiary receives less benefits to what they are entitled to under the terms of the Trust. |  | **What is not insured?**   * Your liability for circumstances or claims previously known * Your liability from any excess * Deliberately criminal or fraudulent acts, errors or omissions. * Any claim arising out of war or terrorism. * Other exclusions apply as set out in the policy |
|  | **Are there any restrictions on cover?**   * We will not pay more than the limits of liability specified in your Schedule. * Claims, must be first made against the insured during the policy period * You will have to pay the excess for any claim Other restrictions apply as set out in the policy |
|  | **Where am I covered?**   * This policy provides cover for claims and wrongful acts worldwide. | | |
|  | **What are my obligations?**   * You shall take reasonable care to make sure that all information provided by you or on your behalf is honest and accurate. * It is your responsibility to comply with all terms and conditions of this policy * You shall provide us with all information, assistance and co-operation reasonably requested and shall do nothing that may prejudice our right of recovery with respect to loss paid on account of a claim. * You must notify us as soon as reasonably practicable of any circumstance which may lead to a claim or complaint, and follow the claims procedure as set out in the policy * You must forward on every letter, claim, writ or summons to us as soon as reasonably practicable | | |
|  | **When and how do I pay?**  The premium for this policy is shown in your Schedule. You must pay any premium due for this policy within the time frames specified in the policy. | | |
|  | **When does the cover start and end?**  Your policy will start and end on the dates specified as the Period of Insurance in your Schedule, 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?**  The policy may be cancelled upon providing written notice to your insurance broker in advance. Any remaining premium will be returned pro-rata dependent on the duration of cover. | | |