

The purpose of this policy summary is to help the policyholder and other insured persons (if included) understand the insurance by setting out the significant features, benefits and limitations of the personal accident policy. Please read the policy document for a full description of the terms of the insurance, including the policy definitions and refer to the policy for the specific policy benefits, sums insured and what is not covered.. The cover should be reviewed periodically to ensure it continues to meet your needs. **This policy summary does not form part of the policy document and does not contain the full terms of the policy. The full terms of the policy can be found in the policy document.**

### Insurance provider

This insurance is provided by Chartis Europe Limited.

### Policyholder

The person who has paid and applied for this insurance.

### Purpose of the insurance

This insurance provides a cash benefit if an insured person suffers a covered bodily injury in an accident which causes their death or they suffer a permanent disability, fracture, dislocation or burn. The insurance also provides cover for physiotherapy costs following a covered fracture or dislocation and a payment following hospitalisation, resulting from an accident. The full cover details are specified in the policy document.

### Insured person(s)

The policyholder (and their partner and child/children if included).

### Significant features, benefits and limitations

The cover provided is subject to certain terms, conditions and limitations. The following tables summarise the main features and benefits of the cover and the significant terms, conditions and limitations that apply and what is not covered. There are 3 levels of cover available (referred to as Silver, Gold or Platinum and the amount payable will be dependant on the level of cover purchased which will be shown on the policy schedule. Please read the full policy document which sets out all of the features, benefits, terms, conditions, limitations and what is not covered. You may need to review and update your cover from time to time to ensure that it remains adequate.

Significant covers	Significant features and benefits	Significant policy limitations	Policy reference
<b>Accidental Death</b> An amount of £12,500 for Silver cover £25,000 for Gold cover £50,000 for Platinum cover	Provides a lump sum benefit following death caused by an accident.	If death results from bodily injury and occurs within 13 weeks of the date of an accident, we will pay the accidental death benefit only.  The death benefit amount for a child is fixed at £2,500 (for Silver cover), £5,000 (for Gold) or £7,500 (for Platinum).	<b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations
<b>Quadriplegia</b> An amount of £125,000 for Silver cover £250,000 for Gold cover £500,000 for Platinum cover	Provides a lump sum benefit for bodily injury resulting in the permanent and total paralysis of the lower limbs, including the bladder and rectum (paraplegia) or both lower limbs and upper limbs (quadriplegia) caused by an accident.	We will pay only one of these items in respect of any one accident and all the cover under this policy will stop for that insured person from the date of payment by us.  The quadriplegia and paraplegia benefit for a child is limited to 10% of the adult benefit purchased.	<b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations
<b>Paraplegia</b> An amount of £62,500 for Silver cover £125,000 for Gold cover £250,000 for Platinum cover			
<b>Permanent total disability</b> An amount of £50,000 for Silver cover £100,000 for Gold cover £200,000 for Platinum cover	Provides a lump sum benefit for bodily injury following an accident resulting in a permanent total disablement which, if you are in employment, for which you are receiving a regular income, prevents you from working in any gainful employment for which you are fitted by way of training, education or employment. If you are not in employment for which you receive regular income, the lump sum benefit is paid for the inability to work in any gainful employment whatsoever.	No benefit is payable if you die within 13 weeks of sustaining permanent total disability when the death benefit will be payable instead.  All cover under this policy will stop for the relevant insured person from the date of payment of this benefit by us.  The benefit for a child is limited to 10% of the adult benefit purchased.  This benefit is only payable if you are over 16 years of age or under 65 years of age at the date of the accident.	<b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations

## Significant features, benefits and limitations continued...

Significant cover	Significant features and benefits	Significant policy limitations	Policy reference
<p><b>Permanent loss of limb(s)</b></p> <p>An amount up to: £50,000 for Silver cover £100,000 for Gold cover £200,000 for Platinum cover</p>	<p>Provides a lump sum benefit following physical severance or permanent and total loss of use of one or more limbs following bodily injury resulting from an accident.</p>	<p>The benefit for loss of one limb is 50% of the benefit for loss of more than one limb.</p> <p>All cover under this policy will stop for that insured person when we pay a benefit for the loss of more than one limb.</p> <p>The benefit for a child is limited to 10% of the adult benefit purchased.</p>	<p><b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations</p>
<p><b>Permanent loss of sight or hearing</b></p> <p>An amount up to: £50,000 for Silver cover £100,000 for Gold cover £200,000 for Platinum cover</p>	<p>Provides a lump sum benefit following disablement resulting from accidental bodily injury which causes total and permanent loss of sight or hearing.</p>	<p>The benefit for loss of sight in one eye is 50% of the benefit for loss of sight in both eyes. The benefit for loss of hearing in one ear is 40% of the benefit for loss hearing in both ears.</p> <p>All cover under this policy will stop for that insured person when we pay a benefit for the loss of sight in both eyes.</p> <p>The benefit for a child is limited to 10% of the adult benefit purchased.</p>	<p><b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations</p>
<p><b>Loss of thumb(s), finger(s) or toe(s)</b></p> <p>An amount up to: £3,750 for Silver cover £7,500 for Gold cover £15,000 for Platinum cover</p>	<p>Provides a lump sum benefit following permanent physical severance or permanent and total loss of use of one or more fingers, toes or thumbs resulting from bodily injury caused by an accident.</p>	<p>The benefit amount payable is dependant on the number of fingers, toes or thumbs injured and how many joints are injured.</p> <p>The benefit for a child is limited to 10% of the adult benefit purchased.</p>	<p><b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations</p>
<p><b>Full thickness burns</b></p> <p>An amount up to: £2,500 for Silver cover £5,000 for Gold cover £10,000 for Platinum cover</p>	<p>Provides a lump sum benefit as a result of burns which destroy the outer and inner skin layers and which require surgery or skin grafting to treat due to an accident.</p>	<p>The benefit amount payable is dependant on the percentage of the body surface that suffers full thickness burns.</p> <p>There is no cover for children.</p>	<p><b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations</p>
<p><b>Fractures</b></p> <p>An amount up to: £375 for Silver £750 for Gold £1,500 for Platinum</p>	<p>Provides a lump sum following a break in a bone in the arm below the shoulder joint and to the wrist joint or the leg below the hip joint to the ankle joint as a result of an accident.</p>	<p>Only one payment is made per left and right, leg and arm of the body per accident.</p> <p>If an insured person is diagnosed with osteoporosis or a pathological fracture (a weakening of the bone out of proportion to your age) at the time of a fracture claim or earlier, we will pay a fracture benefit once and no further claims under this section will be paid for the lifetime of the policy.</p> <p>There is no cover for children.</p>	<p><b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations</p>
<p><b>Dislocations</b></p> <p>An amount up to: £275 for Silver £550 for Gold £1,100 for platinum</p>	<p>Provides a lump sum following displacement of bones at a specified covered joint which requires treatment by a doctor as a result of an accident.</p>	<p>The benefit amount payable is dependant on the joint dislocated and only one payment is made for each joint specified.</p> <p>We will only pay for the dislocation of each specified joint once, except for fingers and toes for which we will pay once for each finger and toe. This restriction applies to the lifetime of the policy.</p> <p>There is no cover for children.</p>	<p><b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations</p>
<p><b>Physiotherapy</b></p> <p>An amount up to: £30 per session</p>	<p>A benefit payable for treatment if considered medically necessary by a doctor following a valid claim for a dislocation or fracture as a result of an accident.</p>	<p>The maximum number of physiotherapy sessions for which we will pay for is dependant on the level of cover as follows: Silver – 2 Gold – 5 Platinum – 10</p> <p>We will only pay this benefit if treatment is needed within 26 weeks of the accident that results in the claim.</p> <p>There is no cover for children.</p>	<p><b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations</p>

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## Significant features, benefits and limitations continued...

<b>Hospitalisation</b> An amount per week of : £25 for Silver £50 for Gold £100 for Platinum	A benefit payable to an insured person for each 24 hour period they spend in a hospital as an inpatient caused by an accident.	Payable for a maximum of 182 days from the date of the accident. The amount payable is reduced by 50% if the insured person is over 65 years at the date of the accident. There is no cover for children.	<b>Section 1</b> – Table of benefits <b>Section 4</b> - Definitions <b>Section 5</b> - What is not covered <b>Section 6</b> - Benefit limitations
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### What is not covered

### Policy reference

We will not pay for bodily injury resulting from war, deliberate self-harm, suicide, exposing yourself to danger, any unlawful act, flying other than as a fare-paying passenger in a commercial flight, driving a vehicle in any kind of race, contributed by engaging in any professional or semi-professional sport, sickness or disease, any gradually operating cause, fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding joints, fatigue and tenderness at specific sites in the body), myalgic encephalomyelitis (muscle pains and inflammation of the brain and spinal cord), chronic fatigue syndrome, post-traumatic stress disorder or other anxiety disorder, any mental disorder, any disease of the nervous system or as a result of the use of alcohol at a level above the legal limit where the accident occurs or the taking of a drug or drugs.

**Section 5** - What is not covered

We will not pay any benefit for bodily injury which occurs after the end of the premium payment month during which the insured person reaches 75 years of age. We will not pay any benefit for a child who is under the age of 6 months or over 18 years of age at the date of the accident unless they are in full time education where we will not pay any benefit if they are over 23 years of age at the date of the accident.

We will not pay any benefit if an insured person resides outside of the United Kingdom for more than 180 consecutive days.

**Section 6** - Benefit limitations

We will only pay 50% of any benefit item for which you claim if you have suffered the bodily injury whilst riding on a motorcycle.

The maximum amount payable under this policy per insured person (excluding children) is £125,000 for silver cover, £250,000 for gold cover and £500,000 for platinum cover and the cover under this policy will stop for that person from the date of the last claim payment.

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## Law and jurisdiction

This policy will be governed by English law, and the policyholder and Chartis Europe Limited agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the policyholder resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the policyholder and us before the start date of cover.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

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## Period of insurance

Cover starts from the effective date shown on the schedule issued. Cover remains in force provided that the premium continues to be paid (monthly or annually dependant on the option chosen by the policyholder). No claim will be paid for an accident if the premium remains unpaid for 30 days after a premium due date.

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## Rights of cancellation & cooling off period

### Cooling off period

Where this insurance does not meet the policyholder's needs, they can choose not to be covered by this policy by notifying Chartis Direct and returning the documentation provided to them within 15 days of the policy effective date of this policy or within 15 days upon which the policyholder receives their insurance documents, whichever is the later. The premium will be returned to the policyholder less any claim payments.

### Cancellation after the cooling off period

We may cancel this policy by giving 30 days notice in writing to the policyholder at the policyholder's last known address. The policyholder may cancel this policy by giving notice to Chartis Direct. The policyholder is responsible for promptly notifying any other insured person that the policy has been cancelled.

Only the policyholder has the right to cancel the policy. An insured person has no right to cancel the policy held by the policyholder.

For monthly paid policies, the policy will stop from the next premium due date after we receive notice. For annual paid policies the premium for the period up to the date when the cancellation takes effect will be calculated and any unused portion of the premium that has been paid in advance will be returned to the policyholder less any claim payments.

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## Claim notification

We must be notified of a claim as soon as reasonably practicable after the accident, by completing a claim form and returning it to us. The claim may be rejected if it is made so long after the accident that we are unable to investigate the claim fully. It may also result in the insured person not receiving the full amount claimed if the amount claimed is increased as a result of the delay.

Claims are to be notified to:

The Manager, Claims Department, Chartis Direct, 96 George Street, Croydon CR9 1BU.

Telephone: **020 8662 8101**

Email: [Chartisdirect.claims@chartisinsurance.com](mailto:Chartisdirect.claims@chartisinsurance.com)

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## Your right to complain

We are committed to providing a first class service at all times, however, we recognise that occasionally you may be unhappy with some aspect of this service. If you are not satisfied with the service you have received, you or someone on your behalf should contact one of the following.

If your complaint is about a claim, please contact:

Claims Manager, Chartis Direct, 96 George Street, Croydon CR9 1BU and quote your claim and policy number.

Telephone: **020 8662 8101**

Email: [Chartisdirect.claims@chartisinsurance.com](mailto:Chartisdirect.claims@chartisinsurance.com)

If your complaint is not about a claim, please contact:

Sales and Service Manager, Chartis Direct, 96 George Street, Croydon CR9 1BU and quote your policy number.

Telephone: **020 8915 1446**

Email: [Chartisdirect.customerservices@chartisinsurance.com](mailto:Chartisdirect.customerservices@chartisinsurance.com)

We will acknowledge the complaint within 5 business days of receiving it, keeping you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are not able to resolve the complaint satisfactorily, you or the complainant may be entitled to refer any disagreement to the Financial Ombudsman Service (FOS) to review the case, without affecting legal rights to take action against us. We will provide full details of how to do this when we provide our final response letter addressing the issues raised. Please note: The FOS will not consider a complaint if you have not provided us with the opportunity to resolve it previously.

The address and contact details are:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: **0800 0 234 567**

(free for people phoning from a "fixed line", i.e. a landline at home)

**0300 123 9 123**

(free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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## Financial Services Compensation Scheme (FSCS)

Chartis Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. Please see the policy document for further details.

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This policy is insured by Chartis Europe Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk](http://www.fsa.gov.uk)) or by calling 0845 606 1234. Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

Chartis Direct is a trading name of UNAT Direct Insurance Management Limited. UNAT Direct Insurance Management Limited manages all aspects of customer service and claims on behalf of Chartis Europe Limited. UNAT Direct Insurance Management Limited is registered in England under number 3960626. Registered address: 96 George Street, Croydon CR9 1BU.