



Over 50 Accident Plan

Policy Summary

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The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. **You should still read the policy document for a full description of the terms of the insurance, including the policy definitions. This policy summary does not form part of the policy document.**

Insurance provider

This insurance is underwritten by Chartis Insurance UK Limited and managed by Chartis Direct. Chartis Insurance UK Limited is registered in England number l486260. Registered office: 58 Fenchurch Street, London EC3M 4AB.

Purpose of the insurance

The insurance provides a range of cash sums if you are injured in an accident which causes fractures, dislocations, burns or permanent disabilities (all as specified in the policy) or hospitalisation.

Significant product features and benefits

Cash benefits vary depending on the nature of the injury (please refer to the Table of benefits in the policy wording).

If you are seriously and permanently disabled (as specified in the policy), the plan will pay up to £10,000 for Standard cover and £20,000 for Premier cover.

If you fracture a bone, the plan will pay you a cash benefit as specified in the Table of benefits. These range from £75 (Standard cover) for a fractured finger to £2,500 (Standard cover) for fractured vertebra.

The plan will pay up to £1,000 (Standard cover) or £2,000 (Premier cover) for dislocations requiring reduction under anaesthesia.

Payment of any benefit is income tax free under current legislation but may be subject to inheritance tax or other taxation.

Your acceptance into this plan is guaranteed as long as you are aged over 50 and resident in the UK.

Significant exclusions and limitations

The full list of exclusions and benefit limitations is included in the Exclusions and Benefit Limitations sections in the policy.

The following are significant exclusions or limitations:

No benefit is payable:

- For a fractured bone if you have been diagnosed with osteoporosis or pathological fracture before the start of your policy;
- If your injuries are the result of a sickness or disease;
- If you die within three months of the accident.

Benefits for permanent disabilities covered by the plan will be reduced if you have an existing physical or medical condition which contributes to a permanent disability you suffer after a covered accident.

Only one benefit for loss of sight in both eyes or loss of both hands, both feet or a hand and a foot is payable, and cover stops from the date of the accident.

If Osteoporosis or Pathological Fracture is diagnosed for the first time when you claim for a fracture, the plan will pay a valid claim but then your cover for fracture benefits will stop.

Law and jurisdiction

This policy will be governed by the law that applies in the part of the territory where the policyholder normally lives unless agreed to the contrary by the policyholder and us before the effective date, otherwise the law of England and Wales will apply whose courts alone will have jurisdiction.

Period of Insurance

Provided you continue to pay the premiums we will continue to accept them, your cover can continue for the whole of your life.

Premiums are payable annually or monthly. Each monthly premium buys cover for the calendar month in which it is paid. Each annual premium buys cover for the following 12 calendar months after it is paid.

If any premium is not paid on the date it is due, cover will stop on that date if the premium is not received within 30 days.

Right of cancellation and 'cooling-off' period

You can cancel this policy at any time. If you cancel within 15 days of receiving your policy (or within 15 days of the start date shown on your schedule if this is later) you will be entitled to a full refund of that premium, providing you have not made, or intend to make, a claim during that period.

We will provide the refund to you within 30 days from the date we receive your notice of cancellation.

Claim notification

If you have any questions or if you wish to notify us of a claim simply contact us at:

Chartis Direct
96 George Street
Croydon CR9 1BU

Customer Helpline: 0208 662 8100

8.30am to 5.30pm Monday to Friday

Claims: 0208 662 8101

9am to 5pm Monday to Friday

Your right to complain

If you want to make a complaint, please contact:

Chartis Direct
96 George Street
Croydon
CR9 1BU

or by telephoning 020 8662 8195.

8.30am to 5.30pm Monday to Friday

If the complaint is not resolved to your satisfaction, you may refer it to:

The Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall,
London, E14 9SR or by telephoning
0845 080 1800 or visiting their website at
www.financial-ombudsman.org.uk once we
have issued our final decision letter.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if we are unable to meet our financial obligations.

Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.org.uk, or by writing to:

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

or by calling 020 7892 7300 or 0800 678 1100

