

The Personal Accident Plan

Policy Summary



Policy Summary

keyfacts®

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

The full terms and conditions will be provided in your policy document which will be sent to you on receipt of your application.

Insurance provider

This insurance is underwritten by Chartis Insurance UK Limited and managed by Chartis Direct. Chartis Direct is a trading name of UNAT DIRECT Insurance Management Limited, 96 George Street, Croydon, CR9 1BU. Chartis Insurance UK Limited is registered in England number 1486260. Registered office: 58 Fenchurch Street, London EC3M 4AB.

Purpose of this insurance

This Policy is designed to provide a range of cash sums if you are injured in an accident. By taking out this plan you will have demonstrated a need for insurance which could help you or your family financially if you are permanently disabled (as specified in the full policy) or die as a result of a covered accident.

You may need to review and update your cover from time to time to ensure that it remains adequate.

Period of insurance

Provided you continue to pay the premiums, your cover can continue until your 75th birthday.

Premiums are payable monthly or annually.

Each monthly premium buys cover for the calendar month in which it is due. Each annual premium buys cover for the following 12 calendar months following the due date.

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.



Significant product features and benefits

For a full list of benefits, please refer to page 1 of the policy document.

Cash benefits vary depending on the nature of your injury and the level of cover you chose when you applied for cover.

The maximum amount payable under this policy in respect of any adult insured person is:

Silver cover	£125,000
Gold cover	£250,000
Platinum cover	£500,000

The amount payable for a accidental death in respect of any adult insured person is:

Silver cover	£12,500
Gold cover	£25,000
Platinum cover	£50,000

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 between 18 and 69 and resident in the UK.
- If you have to stay in hospital because of injuries sustained in a covered accident, the plan will pay £25 (Silver cover), £50 (Gold cover) and £100 (Platinum cover) for every day you are in hospital (up to a maximum of 6 months).



Significant exclusions and limitations

The full list of exclusions and benefit limitations is included in the Exclusions and Benefit Limitations sections of the policy on page 3.

The following are significant exclusions or limitations:

- No benefit is payable:
 - if the accident occurs in a country where a state of war exists (declared or not) if the accident was a direct consequence of the war (Exclusions, section a)
 - if bodily injury is sustained while you are flying unless you are a fare paying passenger (Exclusions, section b)
 - if you take a drug or drugs (Exclusions, sections c and d)
 - if bodily injury is sustained while you are directly involved in an unlawful act (Exclusions, section e)
 - if the accident occurs whilst driving, or in charge of, a vehicle and your blood/urine alcohol level is above the legal limit stated in the laws of the country where the accident occurs (Exclusions, section h)
- Bodily injury resulting in the diagnosis of fibromyalgia (aching and stiff muscles), myalgic encephalomyelitis (ME), chronic fatigue syndrome, post-traumatic stress disorder, stress or other mental or emotional disorders is not covered (Exclusions, section g)
- 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 (see 'Existing medical conditions' section a and b)
- Only one benefit is payable for quadriplegia or paraplegia or the permanent total disablement or loss of both eyes or loss of both limbs or accidental death, and all cover stops from the date of payment (Benefit Limitations, section 2a)
- The 'Total Permanent Disability' does not apply to people aged 65 years and older and 15 years and younger (Benefit Limitations, section 2f)
- The in-hospital benefit is halved for people aged 65 years and older (Benefit Limitations, section 2e)
- Benefits for children are 10% of those shown for adults, except for the Accidental Death Benefit which is £2,500, £5,000 or £7,500 depending on the level of cover selected (Benefit Limitations, section 2d)
- Benefits for injuries sustained while riding a motorcycle will be half of normal cover (Benefit Limitations, section 2g).

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 (page 4 of the policy document).

Cooling-off period and your cancellation rights

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. If you cancel the policy after 15 days, no refund of premiums will be made.

Claim notification

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

Chartis Direct,
96 George Street,
Croydon,
CR9 1BU

Claims: 020 8662 8101

9am to 5pm Monday to Friday

Customer Helpline: 020 8662 8102

8.30am to 5.30pm 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