

## POLICY SUMMARY

The Financial Services Authority is the independent watchdog that regulates financial services in the UK. It requires us to bring the following to your attention. These are not the full terms and conditions but you may use this information to decide if our services are right for you.

**Type of insurance and cover.** This is an optional personal accident and sickness plan. You can choose to pay premiums monthly or annually. The amount of premium you pay will depend on which benefits you select and the amount of cover you purchase.

**Significant features and benefits.** This product provides a choice of cover options. You can choose either **Accident** or **Accident & Sickness** cover and combine one of these two options with **Accidental Death** and/or **Fracture cover**.

- You can choose either option **A** or **B** but not both.
- Option **C** and/or **D** can only be purchased with Option **A** or **B**.

### Monthly Benefits

#### **ACCIDENT COVER**

- A.** If you suffer temporary total disablement as the result of an accident the plan can pay a monthly benefit up to a maximum of £2,000 per month (or 75% of your normal gross monthly income whatever is the lower amount) for up to 18 months.

#### **ACCIDENT & SICKNESS COVER**

- B.** If you suffer temporary total disablement as the result of accident or sickness the plan can pay a monthly benefit up to maximum of £2,000 per month (or 75% of your normal gross monthly income whatever is the lower amount) for up to 18 months.

### Capital Benefits

#### **FRACTURE COVER**

- C.** If you suffer one of 14 specified fractures the plan can pay a lump sum of up to £1,200.

#### **ACCIDENTAL DEATH COVER**

- D.** In the event of your accidental death the plan can pay a lump sum of £10,000 per unit of cover purchased, up to a maximum of £50,000.

**Significant exclusions and limitations.** Like all policies of this type there are some things the plan does not cover. Importantly, it will not pay benefits for any claim that occurs as a result of:

- Any pre-existing medical condition, whether diagnosed or not, which you knew about in the 5 years immediately prior to the start of insurance unless you then remain symptom free and do not seek medical advice about it for a 24 month period after the start date of insurance.
- Mental or nervous disorders.
- Backache unless there is additional medical evidence of abnormality (for example a MRI scan or X-ray).
- Alcohol or drug abuse.
- Deliberate exposure to exceptional danger.
- Hazardous pursuits.
- Flying other than as a commercial passenger.
- War, invasion, revolution, terrorism, civil commotion or similar events.

**It should also be noted that:**

- Benefits will not be paid in the event of accidental death which occurs 12 months or more after the date of an accident.
- Benefits may be reduced if the effects of an accident are made worse by a pre existing medical condition.
- Death benefit will be reduced if you have already received monthly benefits for the same accident.

All the policy exclusions are explained in full in "What is not covered" in the Policy Booklet.

**Am I eligible?** At the start date of cover, you must be over 18 and under 64, a UK resident, working for at least 16 hours per week in an occupation acceptable to the insurers and not absent from work due to accident or sickness.

**What if I change my mind?** You have a 14 day cancellation period beginning on the day you receive your policy terms. During this period you may write to the Scheme Administrators to cancel your policy and have your premium returned. If you cancel the policy after this period no refund will be made.

**How long cover lasts.** Your policy will be automatically renewed each month and lasts for as long as you continue to pay your premiums. If you have an annual policy we will invite renewal by post. With annual policies the insurers cannot cancel your policy mid term or change the terms and conditions of cover. If you have a monthly policy you will be given 30 days notice of any cancellation or change.

**How to claim.** If you need to make a claim simply ring 01444 450550. The telephone lines are open between 9am and 5.30pm Monday to Friday (excluding Bank Holidays). Further details about claiming can be found in "Making a claim" in the Policy Booklet.

**How to complain.** If you wish to make a complaint about any aspect of your policy you should contact the Insurers' appointed Scheme Administrators: Cassidy Davis Insurance Services Limited, 21 Perrymount Road, Haywards Heath, West Sussex RH16 3TP. Tel: 01444 450 550. Fax: 01444 458 234. Email: [cdisl.enquiries@cassidydavis.com](mailto:cdisl.enquiries@cassidydavis.com). If you remain dissatisfied you can refer the matter to Lloyd's at : Policy & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA. Tel: 020 7327 5693. Fax: 020 7327 5225. Email: [complaints@lloyds.com](mailto:complaints@lloyds.com) Complaints that are still unresolved may be referred to the Financial Ombudsman Service. This complaints procedure is without prejudice to your right to take legal proceedings.

**Compensation.** You may be entitled to compensation from the Financial Services Compensation Scheme if the Insurers are unable to meet their obligations to you under this contract. If you are entitled to such compensation, the level and extent would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (7<sup>th</sup> Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on their website at [www.fscs.org.uk](http://www.fscs.org.uk)

**The insurers.** This insurance is underwritten 100% by Cassidy Davis General Lloyd's Syndicate 5820. The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is Jubilee Managing Agency Limited.

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