

# COVERWELL PERSONAL ACCIDENT INSURANCE POLICY SUMMARY

Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Policy document. This Policy Summary does not form part of the Policy document. A copy of the Policy is available on request.

The Policy is a personal accident insurance contract that provides cover in the event of accidental bodily injury, which results in death, specific permanent disability, specified fractures or Hospitalisation. The sections that apply to your insurance will be stated in the Schedule.

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.

The policy is underwritten by Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority

## Significant produce features, benefits and exclusions

Individual / Family Plan	Policy limits and exclusions
<p><b>Individual plan</b> Cover for you only - if you <b>are</b> a single parent your children are covered free.</p> <p><b>Family plan</b> Cover for you and your spouse or partner - your children are covered free</p>	<p>Ten levels of cover to choose from (referred to as units). Cover under the insurance will end on an insured person's 70th birthday (where there is the option to continue with the SeniorCare Plan policy) or for a child on their 18th birthday (23rd birthday if in full-time education).</p>
<p><b>Quadriplegia –page 9</b> £100,000 for the first unit, and £50,000 for every unit up to £500,000.</p> <p><b>Paraplegia</b> £50,000 for the first unit, and £25,000 for every unit up to £250,000.</p>	<p>Only one of the benefits is payable as the result of an accident causing bodily injury.</p>
<p><b>Permanent disabilities –page 9</b> Table of benefits as shown in the schedule. Up to £25,000 for each unit depending on the exact nature of the permanent disability.</p>	<p>Permanent total disablement is the total inability to do paid work of any kind for a spouse, partner, child or policyholder who does not have a usual occupation. If the policyholder is in usual occupation then permanent total disablement is from the policyholder's usual occupation.</p>
<p><b>Accidental death –page 9</b> £25,000 for each unit.</p>	<p>The death benefit is limited to £7,500 for children no matter how many units have been bought.</p>
<p><b>Burns –page 10</b> Which covers at least 4.5% of the body surface.</p>	<p>Up to £5,000 for each unit based on the percentage of body the surface affected. The benefit is not payable in addition to the accidental death benefit.</p>
<p><b>Fractures –page 10</b> £75 for each unit for fracture(s) to one or more specified bones of the arm. £150 for each unit for fracture(s) to one or more specified bones of the leg.</p>	<p>No benefit is payable for fractures where osteoporosis was diagnosed and known about before suffering bodily injury. The benefit is not payable in addition to the accidental death benefit.</p>
<p><b>Hospitalisation –page 10</b> (as the result of an accident) £100 a week for each unit, paid for the number of nights spent as an inpatient, up to 365 nights (paid at one-seventh of the sum insured for each overnight stay).</p>	
<p><b>Convalescence –page 10</b> (as a result of an accident) £50 a week for each unit paid for up to 4 weeks immediately after hospitalisation of 7 consecutive nights.</p>	<p>The benefit is halved for children.</p>
<p><b>Temporary disability –page 10</b> £50 a week up to 26 weeks after 13 weeks total incapacity.</p>	<p>The benefit is for the policyholder only. The benefit is not payable to a policyholder who is older than the UK State retirement age. The benefit does not increase no matter how many units have been bought.</p>
<p><b>Exclusions not mentioned above:</b></p> <ul style="list-style-type: none"> <li>•War (as defined in the policy), whether declared or not.</li> <li>•Intentional self-inflicted injury, suicide or attempted suicide.</li> <li>•Flying as a pilot, aircrew or flight personnel.</li> </ul>	

**Key limitations**

- An insured person can only claim under one of the catastrophic injuries, permanent disabilities or accidental death benefits for bodily injury resulting from one accident.
- If an insured person dies within 13 weeks of bodily injury, as long as death was a result of bodily injury, the accidental death benefit will be paid and not the catastrophic injuries or permanent disabilities benefits.
- Cover will finish if the policyholder lives outside the territory for more than 180 consecutive days, unless agreed prior by the underwriters.

**Law and Jurisdiction**

The policy will be governed by the law and courts of the country where the policyholder normally lives, as long as it is within the United Kingdom. Other territories will need to be agreed.

**Period of Insurance**

Provided premiums are paid on time, the period of insurance will renew automatically each month. You may wish to review and update your cover periodically to ensure it remains adequate for your needs.

**Cooling-off period and your right of cancellation**

If the cover does not meet the policyholder's needs, the policyholder may return the policy and schedule to us within 15 days of the cover starting or the day on which the policyholder receives the schedule, whichever is the later. We will refund all premiums paid within 30 days of the date we receive the notice of cancellation from the policyholder. The policyholder should contact Coverwell to obtain a refund.

The policyholder can cancel the policy at any time after the 15 days' cooling-off period by contacting Coverwell. If the policy is cancelled, the policyholder should write to their chosen bank or building society asking them to stop taking premiums from their account.

**Claim Notification**

You can make a claim on the policy by calling Coverwell Financial Solutions Limited who have arranged this cover for you.

Telephone: 01825 760 760 Postal Address: 11 Pipers Field, Uckfield, East Sussex, TN22 5SD

**Your right to complain**

We are committed to providing you with 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 should contact one of the following:

Coverwell Financial Solutions Limited  
11 Pipers Field, Uckfield, East Sussex, TN22 5SD Tel No: 01825 760 760

If you are not satisfied with the answers provided you can direct your concerns to us. Our contact details are;

Head of Accident & Health  
Canopus Underwriting Limited  
Gallery 9, One Lime Street, London, EC3M 7HA Tel No: 020 7337 3700 Fax No: 020 7337 3992

In the event you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints department at Lloyds their address is;

Policyholder & Market Assistance  
Lloyd's Market Services, One Lime Street, London, EC3M 7HA Tel No: 020 7327 5693 Fax No: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

We will do our best to resolve the complaint quickly and will issue a final response letter to you addressing the issues raised. If we are not able to resolve your complaint to your satisfaction you may be entitled to refer any disagreement to the Financial Ombudsman Service (FOS) to review your case, without affecting your legal right to take action. The address is:

Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall, London, E14 9SR Tel No: 0845 080 1800 [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme 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](http://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