

COVERWELL SENIORCARE 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 certain Underwriters at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority

Significant produce features, benefits and exclusions

SeniorCare Plan	Policy limits and exclusions
Individual Cover Cover for you only Joint Cover Cover for you and your spouse or partner, or other companion(s) permanently residing with you	
Permanent Disability Table of benefits as shown in the schedule	Maximum payable for each accident for each person insured is £10,000 under the Premier Plan or £20,000 under the premier Plus Plan
Accidental Death £2,500 under the Premier Plan or £5,000 under the Premier Plus Plan	
Fractures to specified bones Up to £3,000 under the Premier Plan or up to £6,000 under the Premier Plus Plan Table of benefits as shown in the schedule	No benefit payable in respect of fracture(s) resulting from Osteoporosis where the condition has been diagnosed and made known to the insured person prior to the fracture(s). Maximum payable for each accident for each person insured is £25,000 under the Premier Plan or £50,000 under the Premier Plus Plan. No cover applies after Osteoporosis is diagnosed
Hospitalisation (as the result of an accident) paid for up to 98 nights spent as an inpatient. After 28 consecutive nights as an inpatient the sum insured will double.	£15 a night under the premier Plan or £30 a night under Premier Plus Plan
Exclusions not mentioned above: <ul style="list-style-type: none"> •War (as defined in the policy), whether declared or not. •Intentional self-inflicted injury, suicide or attempted suicide. •Flying as a pilot, aircrew or flight personnel. 	
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 contacting the Claims Administrators, Roger Rich & Co at:

2a Marston House, Cromwell Park, Chipping Norton, Oxon OX7 5SR
Tel: 01608 641351 Fax: 01608 641176 e-mail: enquiries@rogerrich.co.uk

Information we need to know about

With regard to the information that You provide to us when applying for Your policy, You are confirming that You have answered the questions to the best of Your knowledge and belief. It is very important that You check that it is complete and accurate.

If it isn't, please contact (insurance intermediary) immediately and they will arrange for correction and reissue of the documentation.

If any information on the document is not complete and accurate:

- we may cancel Your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change any excess, or
- the extent of the cover may be affected.

Your right to complain

We are dedicated to providing You with a high quality service and want to ensure that this is maintained at all times. If You feel that We have not offered a first class service please write and tell Us and We will do Our best to resolve the problem.

If You have a problem concerning any aspect of Your insurance please contact in the first instance:

AIM Risk Services Limited,
Suite 23,
The Courtyard,
30 Worthing Road,
Horsham,
West Sussex,
RH12 1SL

Tel No: 01403 793752
Fax No: 020 7977 7889

Any enquiry or complaint in respect of Claims should be addressed in the first instance to:

Roger Rich & Company
2a Marston House
Cromwell Park
Chipping Norton
OX7 5SR

Tel No: 01608 641351
Fax No: 01608 641176

If You are not satisfied then you can write giving Underwriters full details of your complaint to:

The Compliance Officer
Syndicate 1110 @ Lloyd's
Level 7, 1 Minster Court

Mincing Lane
London EC3R 7AA
Tel No: 020 7337 7777

In the first instance, We will review your complaint and hope to resolve the matter. We will investigate the circumstances regarding Your complaint and write to You within two weeks with our response.

If You are not satisfied with our response, or have not heard from Us within two weeks, You are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of Your complaint and provide You with a written final response.

If, following Underwriters review, you wish to ask Lloyd's to investigate your complaint you may do so by contacting:

Policyholder and Market Assistance

Lloyd's

Fidentia House

Walter Burke Way

Chatham Maritime

Kent

ME4 4RN

Email: complaints@lloyds.com

Tel: +44 (0) 20 7327 5693

Fax: +44 (0) 20 7327 5225

www.lloyds.com/complaints/policyholders

In the event that the Policyholder & Market Assistance team is unable to resolve your complaint, it may be possible for the Insured or Insured Person to refer it to the Financial Ombudsman Service (FOS). Following the complaints procedure with the FOS does not affect the rights of the Insured or Insured Person to take legal action.

Further details will be provided at the appropriate stage of the complaints process

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, 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