

POLICY DOCUMENT

PREMIER PERSONAL ACCIDENT PLAN



Insurance made easy.

PREMIER PERSONAL ACCIDENT PLAN

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This plan is underwritten by Covea Insurance plc.

Welcome

Thank you for choosing our Personal Accident Plan.

With our Personal Accident Plan you benefit from worldwide protection, 24 hours a day. Your policy could help meet your existing financial commitments, and any other additional expenses you might incur if you were to sustain a burn, permanent scarring or fracture caused by an accident.

Please keep this document in a safe place and take time to complete the important policy details below in case you ever need to contact us. We also urge you to read this document carefully to ensure you are aware of the full details of the cover provided. If there is anything you are not clear about, please call APRIL UK on 01454 619500*.

Once again thank you for choosing our Personal Accident Plan.

Signed on behalf of the insurer.

James Reader

Chief Executive Officer
Covea Insurance plc

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CONTACT OUR CLAIMS HELPLINE

☎ 0330 1348 437*

POLICY DETAILS

Please write your policy details in the spaces to the right; you'll find them in the schedule on the letter you received with this document. Then, keep your letter and policy together in a safe place, so you'll always know where to find them in the event that you need to contact us.

Policy Number:

Policy Start Date:

POLICY WORDING

The following pages contain the details of **your** policy and the contractual terms of **your** cover. These policy details are legally binding between **you** and Covea Insurance.

The words listed in clause 3 have special meanings when they appear in this policy in bold text. It is very IMPORTANT that **you** refer to these special meanings when **you** read the policy as they will help **you** understand the cover. **We** have tried to make these meanings as understandable as possible. If there is anything that **you** do not understand from these meanings or if there is, at any time, anything else in this policy on which **you** would like to have more information, then please contact APRIL UK on 01454 619500*.

The policy is underwritten by Covea Insurance plc Limited 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX and administered by APRIL UK, April House, Almondsbury Business Centre, Bradley Stoke, Bristol, BS32 4QH.

1 ARE YOU ELIGIBLE FOR COVER?

It is important that **you** are eligible for the cover **you** have under the policy and that **you** remain so for the duration of the policy. To be eligible for cover under this policy, **you** must on the **start date** be:

- living and present in the **United Kingdom**; and
- over 18 years of age and under 65 years of age.

If **you** have chosen **individual cover** and **partner cover**, **you** must on the **start date** meet the requirements above. In addition **your partner** must on the **start date** be:

- living permanently with **you** in the same household in the **United Kingdom**; and
- over 18 years of age and under 65 years of age.

Unless **your partner** is legally married to **you**, or is **your** registered civil **partner** under the Civil Partnership Act 2004, **your partner** must have lived with **you** for at least six consecutive months immediately before the **start date**.

If **you** have chosen **individual cover** and **children cover** or **family cover**, **you** and **your partner** (if applicable) must meet the requirements above. **Your child** is eligible for cover if he or she is:

- under the age of 18 (or 23 years of age if in full time education); and
- living permanently with **you** in the same household in the **United Kingdom** (including any **children** at boarding school, college or university who normally live with **you** outside term time).

Please note: **You** can only be covered under one of **our** Personal Accident Plans at any one time – see clause 6.6 for details.

2 WHAT HAPPENS IF YOU CHANGE YOUR MIND?

You have the right to cancel **your** policy for a period of 30 days from the **start date** or the date **you** receive **your** policy documents if this is later. If **you** cancel in this period **you** will receive a full refund of any premium **you** have paid and **your** policy will be deemed to have

* Calls are recorded for training and monitoring purposes, and a record kept for regulatory purposes.

been cancelled from the **start date** and **you** will not be entitled to make any claim under it.

After the initial 30 day period if **you** wish to cancel **your** policy, **you** may either write or call as explained below. If **you** simply stop paying any further premium when premiums are due **your** policy will end. Any premiums paid after the initial 30 day period are non-refundable.

If **you** wish to cancel **your** policy, **you** may either write to Personal Accident Plan Unit, APRIL UK, April House, Almondsbury Business Centre, Bradley Stoke, Bristol, BS32 4QH or call the customer service helpline on 01454 619500*.

* Calls are recorded for training and monitoring purposes, and a record kept for regulatory purposes.

3 WORDS WITH SPECIAL MEANINGS

The words listed below have the following special meanings when they appear in this policy in bold text:

Accident/accidental – means a sudden and unforeseen event which happens by chance after the **start date** and results in **bodily injury**.

Anterior Cruciate Ligament Injury – means a complete tear of the anterior cruciate ligament whereby the ligament has been split into two pieces and the knee joint is unstable.

Bodily injury – means physical injury resulting from external violent and visible means. It does not include any sickness, disease, bacterial or viral infection (unless this is a direct result of an **accidental bodily injury**) naturally occurring condition or degenerative process.

Burns and Permanent Scarring – means third degree burns caused by an **accident** which involve damage or destruction of the skin to its full depth and damage to the tissue beneath, affecting more than 15% of the body.

Child – means **your** natural **child**, legally adopted or step **child** up to the age of 18 (or 23 years of age if in full time education). It does not include a foster **child**.
Children – has a corresponding meaning. There is no limit to the number of **children you** can cover under this policy.

Children cover – means when this policy includes **your child** or **children** but not a **partner**.

Doctor – means a legally qualified medical practitioner. It does not include **you**, someone living in **your** household, a member of **your** immediate family or **your partner**.

End date – means the date when the policy ends. **You** can find details in clause 8 of this policy.

Family cover – means when this policy includes **you**, **your partner** and **your child** or **children**.

Fare paying passenger – means travelling with a valid ticket in a plane, ship, train or bus that is a licensed common carrier.

Fracture – means a breach in the continuity of the bone caused by an **accident** which is identified by an x-ray or in the case of a **fracture** which is unable to be x-rayed, by confirmation from a **doctor**.

Hospital – means a lawfully registered establishment providing medical and surgical treatment and 24-hour a day nursing care by registered nurses for ill or injured people. It does not include a convalescent, self-care or rest home, or a department in a **hospital** which has the role of a convalescent or nursing home.

Individual cover – means the cover provided to **you** as an individual under this policy.

Insurer – means Covea Insurance plc.

Partner – means **your** legally married spouse, or **your** registered civil **partner** under the Civil Partnership Act 2004, or a person who is living permanently with **you** as **your partner** in the same household and who must have lived with **you** for at least six months immediately before the **start date**.

Partner cover – means when this policy includes **your partner** but not **your child** or **children**.

Start date – is the date stated in the schedule.

Terrorism – means any act or acts, including (but not limited to):

- the use of threat of force and/or violence; and
- harm or damage to life or to property (or the threat of such harm or damage), harm or damage by nuclear and/or chemical and/or biological and/or radiological means; caused or occasioned by any person(s), or group(s) or persons, or so claimed, in whole or in part, for political, religious, ideological or similar purposes.

UK resident – means living permanently in the **United Kingdom** for at least 40 weeks in every 52 week period after the **start date**.

United Kingdom – means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

War risks – means any **bodily injury** whatsoever resulting directly or indirectly from or in connection with any of the following, regardless of any other contributing cause or event: war, invasion, act of foreign enemy, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

We, us, our – means Covea Insurance plc.

You and Your – means the person named in the schedule as the insured.

4 WHAT YOU HAVE TO PAY

YOUR PREMIUM

Your monthly premium is shown in **your** schedule and is payable monthly by Direct Debit either directly by **you** or on **your** behalf (where this has been agreed by APRIL UK).

The premium includes insurance premium tax at the current rate. If there is a future change in the rate of

insurance premium tax **we** will automatically adjust the premium **you** pay and this will show on the next annual statement that **we** send **you**.

5 THE BENEFITS YOU GET

WHO WILL BENEFITS BE PAID TO?

All benefits will be paid to **you**.

THE BENEFITS

If any person covered under this policy has an **accident** after the **start date** and before the **end date** that results in a **bodily injury** covered under this policy then **you** will be entitled to the appropriate benefit stated in the table of benefits.

The amount of benefit that **you** will receive will depend on the level of cover **you** have, and on the effect of the **bodily injury** caused by the **accident**. The initial level of cover **you** have is shown in **your** initial schedule; any subsequent updates to **your** level of cover will be confirmed by **us** sending **you** a new updated schedule.

TABLE OF BENEFITS						
In the event of an accident causing:	Bronze		Silver		Gold	
	Adult	Child	Adult	Child	Adult	Child
1.1 Anterior cruciate ligament injury	£750	£375	£1,125	£562.50	£1,500	£750
2 Burns and permanent scarring	£5,000	£2,500	£7,500	£3,750	£10,000	£5,000
18 A fracture** of one of the bones listed below: GRADE III • Upper leg (femur) • Vertebral body (not Coccyx) • Pelvis • Skull	£1,500	£750	£2,250	£1,125	£3,000	£1,500
GRADE II • Vertebra other than vertebral body • Lower leg (tibia) • Lower leg (fibula) • Lower jaw • Breastbone (sternum) • Shoulder blade (scapula) • Kneecap (patella) • Clavicle (collar bone) • Upper arm (humerus) • Lower arm (radius and ulna) • Ankle (tarsals) and Pott's Fracture • Wrist (carpals) and Colles' Fracture	£750	£375	£1,125	£562.50	£1,500	£750
GRADE I • Hand (metacarpals)*** • Foot (metatarsals)*** • Coccyx • Rib(s) • Nose	£250	£125	£375	£187.50	£750	£375

In certain circumstances the amount **we** pay may be restricted or limited. Please see clause 6 "Maximum benefits and restrictions on benefits". Certain accidents are not covered. Please see clause 7 "What you are not covered for".

** Please note **fracture** cover does not start until day 16 of **your** policy

*** Excludes all fingers and toes

The effects of **bodily injury** covered under this policy are those shown in the table of benefits.

THE BENEFIT FOR A CHILD

If **you** have **children cover** or **family cover** the benefit payable for an **accident** happening to **your child** will be the appropriate benefit for the level of cover **you** have as shown in the table of benefits.

6 MAXIMUM BENEFITS AND RESTRICTIONS ON BENEFITS

6.1 MAXIMUM BENEFITS

6.1.1 IF YOU HAVE INDIVIDUAL COVER ALONE

The maximum total benefit which **we** will pay for all claims during the life of this policy is a sum equal to £30,000 for Bronze cover, £45,000 for Silver cover and £60,000 for Gold cover. When this limit has been reached, **we** will not pay any further benefit and the policy will end (see clause 8).

6.1.2 IF YOU HAVE INDIVIDUAL COVER AND PARTNER COVER, INDIVIDUAL COVER AND CHILDREN COVER OR FAMILY COVER:

The maximum total benefit which **we** will pay for all claims during the life of this policy is a sum equal to £60,000 for Bronze cover, £90,000 for Silver cover or £120,000 for Gold cover. When this limit has been reached, **we** will not pay any further benefit, and the policy will end (see clause 8).

There is also a maximum limit on the amount of the benefit which **we** will pay for all claims under the policy in respect of each person covered under the policy. The maximum total benefit payable for each person is £30,000 for Bronze Cover, £45,000 for Silver Cover and £60,000 for Gold Cover.

6.2 MAXIMUM BENEFITS FOR FRACTURES

The maximum number of **fracture** claims **we** will pay for each person insured under this policy during any one year period is 4.

6.3 FRACTURE COVER EXCLUSION PERIOD

Fracture cover does not start until the 16th day after the **start date**.

6.4 WHERE THE EFFECTS OF THE ACCIDENT ARE MADE WORSE BY SICKNESS OR DISEASE

If the effects of an **accident** are made worse because the person affected already had a sickness, disease, naturally occurring condition or injury then **we** will ask a **doctor** to assess the effects that the sickness, disease, naturally occurring condition or injury has on the **bodily injury** and **we** will reduce **your** benefit by a proportionate amount taking any such pre-existing sickness, disease, condition or injury into account.

6.5 MULTIPLE FRACTURES TO THE SAME JOINT OR BONE

If **you** have any **accident** which results in more than one **fracture** to the same joint or bone **we** will only pay benefit for one of the **fractures**.

6.6 CAN I HAVE MORE THAN ONE PERSONAL ACCIDENT PLAN?

You will only be eligible for insurance cover under one of **our** Personal Accident policies at any one time.

7 WHAT YOU ARE NOT COVERED FOR

We will not pay benefit for any **accident** that is directly or indirectly caused by or whilst undertaking any of the following:

- **War risks**
- **Terrorism**
- Being on naval, military or air force duty, service or operations
- Riding on a motorcycle, moped or scooter as a driver or passenger
- Rock climbing or mountaineering of any type
- Competing in any race other than on foot or whilst swimming
- Flying except as a **fare paying passenger**
- The manufacture or use of explosives
- Exposure to exceptional danger (except in an attempt to save human life)
- The illegal acts of the person who has suffered the **accident**
- Suicide or self-inflicted injury whether of a sound mind or not
- Being under the influence of or being affected by alcohol or drugs unless under the advice of a **doctor** for a condition other than alcohol or drug addiction
- Radiation or contamination or the effects of radiation
- Any sickness, disease, or degenerative process (a condition which becomes progressively worse)

In addition, **we** will not pay benefit for:

- an **accident** which occurs prior to the **start date** or after the cover ends
- an **accident** which happens to an insured

person who has been outside the **United Kingdom** for more than 12 weeks in the preceding 52 week period. This exclusion does not apply if **we** have agreed to provide this cover

- any **accidental bodily injury** occurring 12 or more months after the **accident**.

8 WHEN YOUR PROTECTION ENDS

This policy ends automatically as soon as one of the following happens:

- **You** die
- **You** reach 70 years of age
- **Your** monthly premium is not paid by **you** or on **your** behalf when it is due
- **You** cancel the policy
- **We** cancel **your** policy as set out in clause 9
- **You** cease to be a **UK resident**
- The date on which **we** pay benefits which together with any previous benefits equal the maximum benefit payment in accordance with clause 6

If **you** have **partner cover** or **family cover**, **your partner** will cease to be covered as soon as one of the following happens:

- **Your partner** reaches 70 years of age
- He or she stops living permanently with **you** or ceases to be a **UK resident**
- The date on which **we** pay benefits which together with any previous benefits equal the maximum benefit payment in accordance with clause 6

If **you** have **children cover** or **family cover**, **your child** will cease to be covered as soon as one of the following happens:

- He or she reaches 18 years of age (or 23 years of age if in full time education)
- He or she stops living permanently with **you** (other than to attend boarding school, college or university during term time) or ceases to be a **UK resident**
- The date on which **we** pay benefits which together with any previous benefits equal the maximum benefit payment in accordance with clause 6

9 CAN COVÉA INSURANCE CANCEL OR CHANGE THE TERMS OF MY POLICY?

We may cancel **your** policy, where there is a valid reason for doing so, by giving **you** not less than 30 days written notice in advance to the latest address **we** have for **you** in order to give **you** the time or opportunity to

arrange replacement cover should **you** so wish. If **we** give **you** such notice **we** will explain the reason for **our** cancellation in **our** letter. Valid reasons may include but are not limited to:

- where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that affects **our** ability to process a claim, or **our** ability to defend **our** interests **we** will issue a cancellation letter and **we** will cancel **your** policy if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the cancellation notice period; or
- where **we** reasonably suspect fraud.

We may change the terms and conditions of **your** policy, including the amount of **your** premium, by giving **you** not less than 30 days written notice in advance to **your** last known address. If **we** give **you** such notice **we** will explain the reason; for example:

- to respond to changes in the law or decisions of the Financial Ombudsman Service
- to meet regulatory requirements
- to reflect new industry guidance and codes of practice that raise levels of consumer protection
- to respond to changes in interest rates, market rates or tax rates
- to reflect other legitimate cost increases or reductions associated with continuing to provide **you** with the services and benefits under **your** policy.

10 CHANGES IN CIRCUMSTANCE

If **your** circumstances change, for example **you** move house, would like to amend who is covered under the policy, or advise **us** that any person covered under **your** policy no longer resides with **you** please contact APRIL UK on 01454 619500* and **we** will amend **your** policy.

* Calls are recorded for training and monitoring purposes, and a record kept for regulatory purposes.

11 WHAT HAPPENS IF ANY PERSON (INCLUDING YOU) COVERED UNDER THIS POLICY LEAVES THE UNITED KINGDOM?

Benefit will not be paid for an **accident** which happens to a person (including **you**) covered under this policy if at the date of the **accident** that person has been outside the **United Kingdom** for more than 12 weeks in total in

the preceding 52 week period. Cover in respect of that person will cease on the last day of the twelfth week.

If **you** wish to extend cover to include such absences (including **your** own), then please write to **us** with full details before the person concerned leaves the **United Kingdom**. **We** will then decide whether **we** will extend cover to the person while they are abroad. If **we** do so decide, **we** will send **you** a written endorsement extending the cover under this policy. **You** will need to provide this endorsement to **us** if **you** have to make a claim relating to that period.

If **you** do not wish to extend cover please write to **us** to confirm that **you**, and/or the person concerned are no longer a **UK resident** and **we** will cancel **your** policy and/or that person's cover as the case may be.

12 LEGAL

TRANSFER

You cannot transfer or sell the rights or benefits under this policy.

FALSE AND MISLEADING INFORMATION

If **you** give false or inaccurate information and **we** suspect fraud, **we** will record this and the information will be available to other organisations that have access to the database(s). **We** can supply details of the databases **we** access or contribute to, on request.

Any fraudulent, false or misleading statements made by **you** either when applying for **your** policy or in relation to any other matter affecting **your** policy or when **you** are making a claim may result in **your** policy becoming invalid and **you** losing all **your** entitlement to benefits under this policy.

GOVERNING LAW

English law applies to this policy unless **you** have asked for another law and **we** agreed to this in writing before the **start date**. Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If **we** are unable to meet **our** liabilities under this policy, **you** may be entitled to compensation from the FSCS. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY or by visiting their website at www.fscs.org.uk or telephoning them on 0800 678 100 or 020 7741 4100.

ACCESSIBILITY

In order to make **our** documentation accessible to all, **we** are able to provide upon request audiotapes, large print documentation and Braille documentation. Please advise **us** if **you** require any of these services to be provided so that **we** can communicate in an appropriate manner. If **you** have speech or hearing difficulties and have a textphone available **you** can call **us** on 18001 (0330 1348 437).

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

The **insurer** and **you** do not intend any term of this policy to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

13 MAKING A CLAIM

Any person covered under this policy who has an **accident**, and wishes to make a claim must be put under the care of a **doctor** as soon as possible.

If **you** wish to make a claim under this policy, please ask for a claim form by telephone or by writing to: Personal Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX. Telephone: 0330 1348 437*

The claim form must be filled in and sent to **us** at the above address. All claims must be submitted within three calendar months from the date of the **accident** or as soon as reasonably possible after the **accident**. All information and evidence required by **us** to prove a claim must be on a claim form provided by **us**.

All certificates that **we** require must be provided at **your** expense. As often as **we** reasonably require, the person making the claim must agree to medical examination at **our** expense in connection with any claim.

14 MAKING A COMPLAINT

It is always **our** aim to provide **you** with a very high standard of service. Should **you** wish to complain about **your** policy or to obtain a copy of **our** complaints procedures please contact:

Personal Accident Plan Department, APRIL UK, April House, Almondsbury Business Centre, Bradley Stoke, Bristol, BS32 4QH. Telephone: 01454 619500*.

If **you** remain dissatisfied with the investigation of **your** complaint **you** have the right to then refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London E14 9SR;

Telephone: 0800 023 4567 or 0300 1239 123.
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service will normally only consider **your** complaint once **you** have been given a final response. Following these procedures will not affect **your** right to take legal action.

For further information about **your** legal rights, contact **your** local authority trading standards department or the Citizens Advice Bureau. Covea Insurance plc is a public limited company incorporated in England and Wales, registered number 613259. Its registered office is at Norman Place, Reading RG1 8DA. It is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and Prudential Regulation Authority registration number 202277.

15 DATA PRIVACY

Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when **we** process **your** personal information under **our** full Privacy Policy.

HOW WE USE YOUR INFORMATION

The personal information, provided by **you** (or anyone acting on **your** behalf), is collected by or on **our** behalf and may be used by **us**, **our** employees, agents and service providers acting under **our** instruction for the purposes of insurance administration, underwriting, claims handling, research or for statistical purposes.

We may process **your** information for a number of different purposes. For each purpose **we** must have a legal ground for such processing. When the information that **we** process is classed as 'special category data', **we** must have a specific additional legal ground for such processing.

Generally, **we** will rely on the following legal grounds:

- It is necessary for **us** to process **your** personal information to provide this policy and services related to it. **We** will rely on this for activities such as assessing **your** application, managing **your** policy, handling claims and providing other services to **you**
- **We** have an appropriate business need to process **your** personal information and such business need does not cause harm to **you**. **We** will rely on this for activities such as maintaining **our** business records and developing, improving **our** products and services, and providing information about **our** products and services to **you**
- **We** have a legal or regulatory obligation to use such personal information

- **We** need to use such personal information to establish, exercise or defend **our** legal rights
- **You** have provided **your** consent to **our** use of **your** personal information, including special category data

HOW WE SHARE YOUR INFORMATION

In order to sell, manage and provide **our** products and services, prevent fraud and comply with legal and regulatory requirements, **we** may need to share **your** information with the following types of third parties:

- Reinsurers, Regulators and Authorised/ Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on **our** behalf
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

MARKETING

We will not use **your** information or pass it on to any other person for the purposes of marketing further products or services to **you** unless **you** have consented to this.

FRAUD PREVENTION AND DETECTION

In order to prevent or detect fraud and money laundering **we** may check **your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. **You** can find further details in **our** full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances **we** conduct credit reference checks and how these checks might affect **your** credit rating.

AUTOMATED DECISIONS

We may use automated tools with decision making to assess **your** application for insurance and for claims handling processes. If **you** object to an automated decision, **we** may not be able to offer **you** an insurance quotation.

HOW TO CONTACT US

Please contact **us** if **you** have any questions about **our** Privacy Policy or the information **we** hold about **you**:
The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: dataprotection@coveainsurance.co.uk.

april | UK

April House, Almondsbury Business Centre, Bradley Stoke, Bristol BS32 4QH
Tel: 01454 619500 | www.april-uk.com

APRIL UK is a trading name of APRIL UK (Insurance Services) Ltd (registered in England No 3179382), who is authorised and regulated by the Financial Conduct Authority, registered number 308655.

Covea Insurance plc is a public limited company incorporated in England and Wales, registered number 613259. It is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and Prudential Regulation Authority registration number 202277. Covea Insurance plc Registered Office: Norman Place, Reading RG1 8DA. **PAPPD 0518**



Insurance made easy.