

Personal Accident Insurance; Policy Summary

This is a policy summary and does not contain the full terms and conditions of the cover, which can be found in the **Certificate** booklet. **Your Schedule** will show **You** which sections **You** have covered. It is important that **You** read the **Certificate** booklet and **Schedule** very carefully when **You** receive them.

Name of insurer

This product is underwritten by Axiom Underwriting Agency on behalf of Tokio Marine Kiln Syndicate 510 (50%) and Arch Syndicate 2012 (50%) under Contract **B0713SPRAH1800365**.

Type of Insurance and Cover

The Personal Accident Insurance product is a multi-section insurance. All sections are automatically included in this policy; **You** cannot opt in or out of a particular section.

The sections of the policy are:
Section 1 – Personal Accident;
Section 2 – Hospital Cash;
Section 3 – Convalescence Benefit
Section 4 – Shrapnel Benefit.

All Sections

Significant and unusual exclusions or limitations

In addition to the significant and unusual exclusions or limitations noted in each section that follows, the following apply to ALL sections of this insurance. For a full explanation, see the **Certificate** booklet.

- War between China, France, The Russian Federation, the UK, the USA and war in Europe.
- Participation in professional sport and hazardous pursuits (other than whilst on duty as a member of HM Forces).
- Self-injury or suicide.
- **Death** or injury whilst under the influence of drugs or alcohol.
- Criminal Acts by the injured person.
- Post Traumatic Stress Disorder.
- Pre-existing conditions, illnesses or injuries.
- Any person aged over 60 years at inception.
- War or terrorism involving the use of chemical, biological or nuclear weapons.
- Radioactive contamination.

Section 1

Benefit	Option 1	Option 2	Option 3
1. Accidental Death	GBP 10,000	GBP 20,000	GBP 40,000
2. i) Permanent Total Disablement – from any and every occupation	GBP 20,000	GBP 40,000	GBP 80,000
ii) Permanent Total Disablement – from usual occupation (HM Forces Personnel only)	GBP 10,000	GBP 20,000	GBP 40,000
3. Loss of Both Limbs	GBP 20,000	GBP 40,000	GBP 80,000
4. Loss of Both Eyes	GBP 20,000	GBP 40,000	GBP 80,000
5. Loss of One Limb or One Eye	GBP 12,500	GBP 25,000	GBP 50,000
6. Loss of Speech	GBP 12,500	GBP 25,000	GBP 50,000
7. i) Loss of Hearing – in both ears	GBP 15,000	GBP 30,000	GBP 60,000
ii) Loss of Hearing – in one ear	GBP 7,500	GBP 15,000	GBP 30,000
8. Burns (Up to) - See Extension 4	GBP 6,000	GBP 12,000	GBP 24,000
9. Fracture Benefit (Up to) - See Extension 5	GBP 250	GBP 500	GBP 1,000

Significant features and benefits

Depending on the level of cover **You** select, the maximum payable cover is provided. Please see the **Certificate** booklet for a full explanation of how payments are calculated in the event of a claim.

Significant and unusual exclusions or limitations

In addition to the significant and unusual exclusions or limitations that apply to all sections of the insurance, the following apply to this section. See pages 8, 9, 10, 11 and 12 of the **Certificate** booklet for further details.

- Where compensation is payable under more than one of Benefits 1 - 8 in respect of any one **Accident** the total amount of compensation payable shall not exceed the sums insured for Benefit 2(i).
- Compensation under Benefit 2 (i) will only be paid upon proof that such disablement has lasted for twelve calendar months and is beyond hope of improvement.
- Compensation under Benefit 2 (ii) will only be paid upon proof that such disablement is likely to continue for the remainder of the **Insured Person's** life and has necessitated medical discharge from HM Forces within twelve months of the date of the **Accident**.
- Compensation shall only be payable under one of Benefits 2 (i) and 2 (ii).
- No compensation will be payable unless there is substantiating medical advice from a **Medical Practitioner**.
- Where the amount of compensation under Benefits 2, 3, 4, 5, 6, 7, is greater than that under Benefit 1, Death, no more than the amount of the detail benefit will be paid until thirteen weeks after the **Accident**. If the **Insured Person** dies due to that **Accident** during those thirteen weeks no further compensation will be paid.
- The payment of compensation under one of Benefits 1 to 8 will terminate all further benefits.
- In respect of any **Insured Person** under the age of 16 Years, Benefit 1, Death, will be limited to £3,000.
- No compensation shall be payable for the deterioration of injuries beyond twelve calendar months of the **Accident**.



Section 2

Payable in the event that the **Insured Person** are hospitalized due to accidental **Bodily Injury** or **Sickness**, after the first five days of **Hospitalisation**, dependent on the level of cover **You** have selected.

Significant features and benefits

Depending on the level of cover **You** select, the maximum payable cover is provided. Please see the **Certificate** booklet for a full explanation of how payments are calculated in the event of a claim.

Benefit	Option 1	Option 2	Option 3
Hospital Cash (per day) – up to a maximum of 365 days in all	GBP 15 per day	GBP 30 per day	GBP 60 per day

Significant and unusual exclusions or limitations

In addition to the significant and unusual exclusions or limitations that apply to all sections of the insurance, the following apply to this section. See page 13 of the **Certificate** booklet for further details.

No payment will be made for:

- Pregnancy or childbirth
- HIV/AIDS
- Elective or cosmetic surgery
- Any medical condition diagnosed as **Chronic** prior to inception. A condition shall be deemed **Chronic** if it is a condition which reoccurs following treatment and for which there is no permanent cure.
- Stress, anxiety, depression, mental anguish, mental disorder, neurosis or the like.
- **Hospitalisation** occurring more than twelve months after the date on which the **Bodily Injury** is sustained or **Sickness** first maintains itself.

Section 3

Significant features and benefits

Payable for each complete week the **Insured Person** is confined to the **Home** on the instructions of a **Medical Practitioner** following **Hospitalisation** due to accidental **Bodily Injury** or **Sickness**, excluding the first complete week of confinement.

Benefit	Option 1	Option 2	Option 3
Convalescence (per week) – up to a maximum of 52 weeks in all	GBP 40 per week	GBP 80 per week	GBP 160 per week

Significant and unusual exclusions or limitations

In addition to the significant and unusual exclusions or limitations that apply to all sections of the insurance, the following apply to this section. See page 14 and 15 of the **Certificate** booklet for further details

No payment will be made for:

- Pregnancy or childbirth
- HIV/AIDS
- Elective or cosmetic surgery
- Any medical condition diagnosed as **Chronic** prior to inception. A condition shall be deemed **Chronic** if it is a condition which reoccurs following treatment and for which there is no permanent cure.
- Stress, anxiety, depression, mental anguish, mental disorder, neurosis or the like.
- Confinement to home occurring more than twelve months after the date on which the **Bodily Injury** is sustained or **Sickness** first maintains itself.

Section 4

The **Underwriters** will pay the benefit as stated in the **Schedule** in the event that the **Insured Person** sustains **Bodily Injury** to any part of the body during the **period of insurance** resulting in a restriction of movement, loss of strength or permanent physical disfigurement which in total covers at least 15 square centimetres in area or a total of 15 centimetres in length, such injury being caused by flying debris and/or a **Projectile**.

Benefit	Option 1	Option 2	Option 3
Shrapnel Benefit	GBP 300	GBP 600	GBP 1,200

Duration of Policy

The **Certificate** will remain in force for 12 months from the date of commencement, or as otherwise shown in **Your Schedule**.

Your Cancellation Rights

You have a right to cancel **Your Certificate** during a period of thirty (30) days from the day of purchase of the insurance or the day on which **You** receive **Your Certificate** documentation, whichever is the later (Cooling Off Period). If **You** wish to do so, **You** will be entitled to a full refund of the premium paid.

You are entitled to cancel **Your Certificate** at any time after the cooling off period has expired but doing so will not entitle **You** to any refund of premiums paid.

We, or any agent **We** appoint and who acts with Our specific authority, may cancel this **Certificate** by sending thirty (30) days notice to **Your** last known address. No refund of premiums paid will be made. An additional charge may be made to cover the administrative costs.

To exercise **Your** right to cancel, please contact Towergate Insurance on 01242 533747.

How to Claim

If **You** wish to make a claim, please contact Davies Managed Systems Limited on 0844 856 2008 or 01782 339 124 as soon as **You** become aware that **You** may have a claim under one of the benefits listed in the **Schedule**.

You must advise us of **Your** intention to claim within 30 days of the **Accident** giving rise to the possible claim. Documentary evidence will be required for all claims and supplied to Davies Managed Systems Ltd, PO Box 2801 Stoke on Trent Staffordshire ST4 9DN. All claims must be substantiated by a **Medical Practitioner**.

Complaints

We hope that **You** will be happy with the service **We** provide. However, if **You** are for any reason unhappy with **Us**, **We** would like to hear from **You** on 01242 533737. Full details of **Our** complaints procedure can be found in **Your Certificate** booklet.

Financial Services Compensation Scheme

The consortium of Insurers is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations **You** may be entitled to compensation from the scheme, depending on the type of insurance and/or the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk. Tel: 0207 892 7300.

Towergate Insurance is a trading name of Towergate Underwriting Group Limited
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