

Personal Accident Insurance

Policy Summary

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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. It is important that you read the Certificate booklet and Schedule carefully when you receive them.

Name of the Insurance Undertaking

The Personal Accident, Hospital Cash, Convalescence and Shrapnel Benefit Sections are underwritten by a consortium of Lloyds Insurers on behalf of Kiln Syndicate 510, Houston Casualty, Beazley Syndicate 623, Arch Syndicate 2012, Brit syndicate 2987 & Amlin Syndicate 2001. The Optional Term Life is underwritten by Beazley Furlonge Ltd.

Type of Insurance and Cover

The Personal Accident Insurance product is a multi-section insurance. Sections 1 - 4 are automatically included in the policy; you cannot opt in or out of particular sections. The sections of the policy are Section 1 - Personal Accident, Section 2 - Hospital Cash, Section 3 - Convalescence Benefit and Section 4 - Shrapnel Benefit. Section 5 - Term Life Cover is an optional section that you can choose to opt in or opt out of. There are three levels of cover to choose from. Benefits per section vary according to the level and type of cover taken.

Significant and unusual exclusions or limitations - applying to ALL sections

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.

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

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MILITARY INSURANCE

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Section 1 – Personal Accident

Section 1 Personal Accident Benefit	Option 1	Option 2	Option 3
1. Accidental Death	£10,000	£20,000	£40,000
2 (i). Permanent Total Disablement – from any and every occupation	£20,000	£40,000	£80,000
(ii). Permanent Total Disablement – from usual occupation (HM Forces Personnel only)	£10,000	£20,000	£40,000
3. Loss of both limbs	£20,000	£40,000	£80,000
4. Loss of both eyes	£20,000	£40,000	£80,000
5. Loss of one limb or eye	£12,500	£25,000	£50,000
6. Loss of speech	£12,500	£25,000	£50,000
7 Loss of hearing			
(i) in both ears	£15,000	£30,000	£60,000
(ii) in one ear	£7,500	£15,000	£30,000
8. Burns	£6,000	£12,000	£24,000
9. Fracture Benefit	£250	£500	£1,000

Significant features and benefits

Depending on the level of cover you select, the above 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 6, 7 and 8 of the Certificate booklet for further details.

1. Compensation is payable under only one of the Benefits 1-9 stated on the Schedule.
2. 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.
3. 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.
4. Compensation shall only be payable under one of Benefits 2 (i) and 2 (ii).
5. No compensation will be payable unless there is substantiating medical evidence from a Medical Practitioner.

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6. 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 death 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.
7. The payment of compensation under one of Benefits 1 to 8 will terminate all further benefits.
8. In respect of an Insured Person under the age of 16 years, Benefit 1 Death will be limited to £3000.
9. The total sum payable under Benefit 9 Fracture Benefit in respect of one or more claims shall not exceed £1000 in all, in any one period of insurance.

Section 2 – Hospital cash

Payable in the event that you are hospitalised due to accidental bodily injury or sickness, after the first five days of hospitalisation, dependent on the level of cover you have selected.

Benefit	Option 1	Option 2	Option 3
Hospital Cash (per day) - up to a maximum of 365 days in all	£15 per day	£30 per day	£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 10 of the Certificate booklet for further details:

No payment will be made for:

1. Pregnancy or childbirth
2. HIV/AIDS
3. Elective or cosmetic surgery
4. 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.
5. Stress, anxiety, depression, mental anguish, mental disorder, neurosis or the like.
6. Hospitalisation occurring more than twelve months after the date on which bodily injury is sustained or sickness first manifests itself.

Section 3 – Convalescence

Payable for each complete week of confinement to 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	£40 per week	£80 per week	£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 12 of the Certificate booklet for further details.

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No payment will be made for:

1. Pregnancy or childbirth
2. HIV/AIDS
3. Elective or cosmetic surgery
4. 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.
5. Stress, anxiety, depression, mental anguish, mental disorder, neurosis or the like.
6. Confinement to home occurring more than twelve months after the date on which bodily injury is sustained or sickness first manifests itself.

Section 4 – Shrapnel Benefit

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	£300	£600	£1,200

The total sum payable under this section in respect of one or more claims shall not exceed £1000 in all, in any one period of insurance.

Section 5 – Optional Term Life

Payable in the event of your death from natural causes other than death by suicide within 12 months of the cover coming into force or death by accident (death by accident is covered under the Personal Accident section of the insurance). Depending on the level of cover you select the following 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
Optional Term Life	£10,000	£20,000	£40,000

Significant and Unusual Exclusions or Limitations.

In addition to the Significant and Unusual Exclusions or Limitations that apply to all sections of this insurance, the following apply to this section. See pages 14 and 15 of the Certificate booklet for further details.

1. All benefits shall be payable only to the legal personal representative whose receipt shall actually discharge the underwriters.
2. Notice shall be given to the underwriters in writing as soon as practicable and in any case within 30 days of any occurrence which may give rise to the claim under this Certificate.
3. All Certificates, information and evidence required by underwriters shall be furnished in the form prescribed and without expense to the underwriters.
4. This Certificate shall not acquire a surrender value.

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Duration of policy

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

Cancellation rights

You have the right to cancel your policy during a period of 30 days after the later of the day of purchase of the contract or on the day on which you receive your policy documentation.

If you wish to do so and the insurance cover has not commenced, you will be entitled to a full refund of the premium paid.

You are entitled to cancel your policy at anytime 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 who acts with our specific authority may cancel this insurance by sending 14 days notice to your last known address. No refund of premiums will be made. An additional charge may be made to cover administrative costs. To exercise your right to cancel, please contact Protect and Serve at enquiries@protectandserve.co.uk.

How to Claim

If you wish to make a claim please contact Davies Managed Systems Limited on 0844 856 2350 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
- 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 this, we would like to hear from you at enquiries@protectandserve.co.uk. Full details of our complaints procedure can be found in your Certificate Booklet.

Financial Services Compensation Scheme

The consortium of Lloyds Insurers and Beazley Furlonge Ltd are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

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Benefits and rating guide

Section 1 Personal Accident Benefit	Option 1	Option 2	Option 3
1. Accidental Death	£10,000	£20,000	£40,000
2. (i).Permanent Total Disablement – from any and every occupation	£20,000	£40,000	£80,000
(ii).Permanent Total Disablement – from Usual Occupation (HM Forces Personnel only)	£10,000	£20,000	£40,000
3. Loss of both limbs	£20,000	£40,000	£80,000
4. Loss of both eyes	£20,000	£40,000	£80,000
5. Loss of one limb or eye	£12,500	£25,000	£50,000
6. Loss of speech	£12,500	£25,000	£50,000
7. Loss of hearing			
(i) in both ears	£15,000	£30,000	£60,000
(ii) in one ear	£7,500	£15,000	£30,000
8. Burns	£6,000	£12,000	£24,000
9. Fracture Benefit	£250	£500	£1000
Section 2 Hospital Cash (per day) - up to a maximum of 365 days in all	Option 1 £15 per day	Option 2 £30 per day	Option 3 £60 per day
Section 3 Convalescence (per week) - up to a maximum of 52 weeks in all	Option 1 £40 per week	Option 2 £80 per week	Option 3 £160 per week
Section 4 Shrapnel Benefit	Option 1 £300	Option 2 £600	Option 3 £1,200
Section 5 Optional Term Life	Option 1 £10,000	Option 4 £20,000	Option 4 £40,000

Direct Debit Guarantee

This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored by your own Bank or Building Society. If the amounts to be paid or the payment dates change, you will be told at least 14 days in advance. If an error is made by Towergate Underwriting Group Limited, Towergate Wilsons or by your Bank or Building Society, you are guaranteed a full refund by your branch. You can cancel a Direct Debit instruction at any time by writing to your Bank or Building Society, please also send a copy of your letter to Towergate Underwriting Group Limited - Towergate Wilsons.

