

Individual Solutions

Personal accident & Sickness

Summary of cover



keyfacts[®]

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

Significant Features and Benefits

Personal Accident

Cover applies 24 hours a day subject to which scale of cover is shown in the schedule for Accidental bodily injury which causes:

Benefit	A	B	C	D
Death	£20,000	£30,000	£40,000	£50,000
Permanent total disablement	£20,000	£30,000	£40,000	£50,000
Loss of one or more limbs	£20,000	£30,000	£40,000	£50,000
Loss of sight in one or both eyes	£20,000	£30,000	£40,000	£50,000
Loss of hearing in one ear	£5,000	£7,500	£10,000	£12,500
Loss of hearing in both ears	£20,000	£30,000	£40,000	£50,000
Loss of speech	£20,000	£30,000	£40,000	£50,000
Loss of internal organ	£5,000	£7,500	£10,000	£12,500
Temporary total disablement	£200 per week	£300 per week	£400 per week	£500 per week
Temporary partial disablement	£100 per week	£150 per week	£200 per week	£250 per week
Excess period	14 days			
Benefit period	52 weeks			

Extensions

Coma Benefit	£50 per day for each day of continuous unconsciousness up to a maximum of 365 days
Disappearance	Only after 180 days of missing
Funeral Expenses	Up to a maximum payment of £10,000
Hospitalisation	Up to a maximum of £50 per day up to a maximum of 365 days
Medical Expenses	Up to 15% of death/capital benefit covered or 30% of the weekly benefit covered
Rehabilitation Expenses	Up to a maximum of £15,000

Sickness

Cover applies 24 hours a day subject to which scale of cover is shown in the schedule for Sickness which causes:

Temporary total disablement	£200 per week	£300 per week	£400 per week	£500 per week
Excess period	14 days			
Benefit period	52 weeks			

Premiums inc 6% IPT	£333.90	£504.56	£675.22	£845.88
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Significant or Unusual Exclusions or Limitations

Both Sections

This section does not cover:

- war in the Country of Residence
- any kind of flying other than as a passenger
- being a full time member of the armed forces
- suicide or self harm
- criminal acts
- being insane
- countries the FCO advise against all travel to

Personal Accident

This section does not cover:

- any gradually operating cause
- any naturally occurring condition or degenerative process
- illness or disease

Sickness

This section does not cover:

- any pre existing physical defect infirmity medical condition or recurring sickness
- sickness caused by a pre-existing defect or infirmity at the start of the period of insurance
- any body under the influence or affected by alcohol or non prescribed drugs
- normal pregnancy unless it develops into a complication

The maximum weekly benefit for temporary total disablement will not exceed 65% and temporary partial disablement will not exceed 32.5% of your gross weekly wage

Policy age limit – up to and including 75 for PA and up to and including 55 for Sickness

Where to find further details

Cover - Page 8
Exclusions – Page 11

Duration of Policy

The policy will remain in force for 12 months from date of commencement and annually renewable

Your Right of Cancellation

If you are not satisfied with this Policy, we will cancel it and refund any premiums you have paid. We will do this providing you ask to cancel this policy with 14 days from the commencement of cover. If this happens, the Policy will have provided no cover.

You may cancel the policy outside the 14 day cooling off period by giving us notice in writing. You will be entitled to a proportionate refund of your premium less an administration charge of £25.00, as long as you have not made a claim during the current period of insurance. If you have made a claim then the full annual premium is due.

How to Claim

If you need to make a claim please call our claims line on **08000 516 583**. Our line operates 9am to 5pm, Monday to Friday. Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

If you remain unhappy with the decision received, you may write to

Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NS

Or e-mail details of your complaint to ukgiceo@aviva.co.uk

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.
