

Trade Direct accident and sickness

Policy Summary

Allianz Insurance plc | Commercial



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This summary outlines the main features and exclusions of Allianz's Personal Accident and Sickness Policy. It does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or where the cover is unusual compared to other Personal Accident and Sickness policies available. We have also included additional information that may be of help to you. When you take out cover with us, we will issue a policy schedule detailing the cover provided. The policy wording should be read in conjunction with the Schedule.

Insurance Provider

The policy is underwritten by Allianz Insurance plc.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section(s) of the Policy that contains further details
<p>Personal Accident The policy provides compensation for accidental bodily injury that results in:</p> <ul style="list-style-type: none"> Death Permanent Total Disablement Loss of Limb Loss of Hearing Loss of Sight Loss of Internal Organ Loss of Speech Temporary Total Disablement Temporary Partial Disablement <p>Extensions of cover: First Aid Expenses</p> <p>Hospitalisation Benefit</p> <p>Assault Injury Enhanced Benefit</p> <p>Legal Advice</p>	<p>This section of the policy does not cover injury arising from:</p> <ul style="list-style-type: none"> • Suicide or self injury • Drugs or alcoholism • Off-piste winter sports • Sickness or disease • Radioactive contamination • Service in the armed forces • Flying as a member of the aircraft crew • War within Europe in which any of the major powers are involved, or UN enforcement action • Any benefit during the excess period • The maximum weekly benefit for <ul style="list-style-type: none"> – Temporary total disablement will not exceed 65% – Temporary partial disablement will not exceed 32.5% <p>Up to:</p> <ul style="list-style-type: none"> • 5% of the capital sum benefit covered • 30% of the weekly benefit covered <p>Maximum benefit payable £10,000</p> <p>£25 per day if hospitalisation occurs as a result of accidental bodily injury up to a maximum of £1,000</p> <p>An additional 10% of the benefits covered if an Insured Person sustains accidental bodily injury as a result of an assault up to a maximum amount of £25,000</p> <p>Free service operating 24 hours a day, 365 days a year</p>	<p>Cover, page 5–6 Exclusions, page 10–11</p>

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section(s) of the Policy that contains further details
<p>Sickness The policy provides compensation for sickness contracted in Europe, the United States of America, Canada, Australia or New Zealand that results in: Temporary Total Disablement</p>	<p>This section of the policy does not cover illness arising from:</p> <ul style="list-style-type: none"> • Suicide or self injury • Off-piste winter sports • First diagnosed or existing before commencement • Radioactive contamination • Service in the armed forces • Flying as a member of the aircraft crew • War within Europe in which any of the major powers are involved, or UN enforcement action • Sickness which commences before the Insured Person first becomes covered under this section • Sickness which commences 12 months before becoming covered under this section or any other sickness policy held provided the cover has been continuous • Sickness caused by any psychiatric, mental or nervous disorder including anxiety and/or depression • Any benefit during the excess period • The maximum weekly benefit for temporary total disablement will not exceed 65% 	<p>Cover, page 6 Exclusions, page 10–11</p>

Refer to the policy wording for full details of cover and the Policy Conditions and Policy Exclusions.

Limitations applying across all sections	
<p>Age limit Personal Accident Sickness</p> <p>Accumulation Limits Event Accumulation Limit Aircraft Accumulation Limit Non-Scheduled Air Accumulation Limit Contamination by Terrorism Accumulation Limit</p> <p>Terrorism Limit excluding Nuclear, Biological & Chemical contamination is covered up to the Event Accumulation Limit</p>	<p>Up to 75 Up to 55</p> <p>Variable up to £2,000,000 Variable up to £2,000,000 Variable up to £250,000 Variable up to £1,000,000</p>

Answers to some questions about your policy

How long does the policy provide cover for?

The insurance contract normally runs:

- from the inception date to the expiry date as shown in the policy schedule
- for a period of 12 months from the inception date shown in the policy schedule when you have requested an annual policy. Approximately 4 weeks before the expiry date, we will send a renewal notice advising our terms for the next 12 months.

What if you want to cancel the policy during the cooling off period?

If you decide within 14 days of receiving your policy documents that it does not meet your requirements, you can write to us confirming your decision and return all the documents. An administration charge of £25.00 will be made and any premium you have already paid will be refunded with this charge deducted provided there are no claims notified or pending.

What if you want to cancel the policy after the cooling-off period?

You may cancel the policy 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.

What if I need to make a claim?

Claims under this policy should be referred to:

A&H Claims Unit,
Allianz Insurance plc
PO Box 5525
Milton Keynes
Buckinghamshire
MK9 2XR

Tel: 0845 0710 335
Fax: 01483 790726

What if you have a complaint?

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Should you wish to make a complaint then it should be directed to the Customer Satisfaction Manager at the Allianz location shown in your policy documentation or alternatively contact the Customer Satisfaction Manager at:

Allianz Insurance plc, 57 Ladymead, Guildford,
Surrey GU1 1DB
Telephone number: 01483 552438
Email: accsm@allianz.co.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

The Financial Services Compensation Scheme (FSCS)

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation by the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsofen Street
London E1 8BN
Tel: 020 7892 7300
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638. Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service. Allianz Insurance plc is authorised and regulated by the Financial Services Authority. Our registration number is 121849. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234