

# Trade Direct individual accident

## Key Features

Allianz Insurance plc | Commercial



### keyfacts<sup>®</sup>

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

## Limitations applying across the policy

### Age limit

Personal Accident

Up to 75

### Accumulation Limits

Event Accumulation Limit

Variable up to £2,000,000

Aircraft Accumulation Limit

Variable up to £2,000,000

Non-Scheduled Air Accumulation Limit

Variable up to £250,000

Contamination by Terrorism Accumulation Limit

Variable up to £1,000,000

Terrorism Limit excluding Nuclear, Biological & Chemical contamination is covered up to the Event Accumulation Limit

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

## 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 is the Law Applicable to Contract?

Unless the insurer agrees otherwise:

- a the language of the policy and all communications relating to it will be English;
- and
- b all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts

### 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

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

### The Financial Services Compensation Scheme (FSCS)

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

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation of up to £2,000 for the first part of the claim and 90% of the remainder of the claim. Further information about compensation scheme arrangements is available from the FSCS.