



This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule and any endorsements which apply to your own policy for full details of your cover.

This insurance is underwritten by Groupama Insurance Company Limited.

Type of insurance Individual personal accident insurance

Period of cover The policy will last for one year and will be renewable on an annual basis.

PERSONAL ACCIDENT		
Significant features and benefits	Significant exclusions or limitations	Section of the policy that contains further details
<p>The policy provides compensation for accidental injury that results in:</p> <p>Death</p> <p>Permanent total disablement</p> <p>Loss of limb</p> <p>Loss of sight</p> <p>Loss of speech</p> <p>Loss of hearing</p>	<p>The policy does not provide cover for injury which arises from:</p> <ul style="list-style-type: none"> a any pre-existing medical or physical defect or condition; b mental or nervous disorder; c the effects of alcohol or drugs; d war or acts of terrorism; e suicide; f pregnancy; or g HIV and Aids. <p>Cover does not apply for participation in certain hazardous activities.</p> <p>These exclusions apply to the whole policy.</p>	<p>Full details of these and the other policy exclusions are shown on page 9 of the policy document under the heading of 'What is not covered'.</p> <p>The excluded hazardous activities are shown on page 5 of the policy document.</p>
<p>Temporary total disability</p>	<p>Temporary disability benefits are not available to people under 16 or over 65 years or not in gainful employment.</p> <p>Temporary disability benefits are payable for up to a maximum of 2 years.</p>	

POLICY EXTENSIONS		
Significant features and benefits	Significant exclusions or limitations	Section of the policy that contains further details
<p>Clothing and personal property (damaged at the time of the injury)</p>	<p>Up to a maximum of £150. Minimum claim value £50.</p>	<p>See page 7 'What is covered' item i.</p>
<p>Hospital benefit</p>	<p>£50 a day – subject to a maximum of 100 days.</p>	<p>See page 7 'What is covered' item ii.</p>
<p>Kidnap and hijack benefit</p>	<p>Up to a maximum of £2,000.</p>	<p>See page 7 'What is covered' item iii.</p>

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ILLNESS

Significant features and benefits	Significant exclusions or limitations	Section of the policy that contains further details
Illness cover is only available with Personal Accident cover and provides compensation for illness that results in: Temporary total disability	The exclusions described under the personal accident section also apply to illness cover. No illness cover is provided during the first four weeks of a new policy. Illness cover is not available for people under 16 or over 65 years or not in gainful employment.	Full details of these and the other policy exclusions are shown on page 9 of the policy document under the heading of 'What is not covered'.

Cooling-off period

We hope you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy document to cancel this policy and receive a full refund. Providing you have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

To cancel your policy, please contact the broker or intermediary who sold you your policy.

Making a claim

If you want to make a claim, please phone 0870 850 0181 or send a fax to 0870 241 3534 as soon as possible.

How to complain

We are committed to delivering the highest standards of customer care. However, we realise that there may be times when things go wrong and we have procedures in place to investigate any complaints.

For complaints about claims, administration and documents please phone 0870 850 8510 or e-mail customer.service@groupama.co.uk

If you are not satisfied with our final response, you may be able to complain to the Financial Ombudsman Service.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation if we cannot meet our responsibilities. You can get full details from the FSCS at www.fscs.gov.uk or by phoning them on 0207 892 7300.

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Registered in England Registered Office: Groupama House 24-26 Minories London EC3N 1DE
www.groupama.co.uk
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Authorised and regulated by the Financial Services Authority