



## POLICY SUMMARY

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the policy for a full description of the terms of the insurance, including the policy definitions. **This Policy Summary does not form part of the Policy Document.**

### Insurance Provider

This insurance is provided by AIG UK Limited.

### Purpose of the Insurance

This insurance provides benefits in the event of bodily injury caused by an accident covered by this policy which results in death, loss of limbs or eyes, permanent disabilities, paralysis from the neck down, brain damage, permanent facial scarring, dental and medical expenses.

### Significant Product Features, Benefits and Exclusions

Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions	Policy Reference
<b>Section A – Catastrophe injury</b>			
Paralysis from the neck down Brain Damage	Provides lump sum compensation following disablement caused by injuries resulting from an accident.	£150,000 £150,000	Page 3 - Definitions Page 5 - Limitations Page 6 - Provisions
<b>Section B – Permanent Disabilities</b>			
Permanent total disability Loss of sight in one or both eyes Loss of one or both hands or feet Loss of hearing on one or both ears Loss of speech Loss of wrist Surgical removal or loss of: One lung One kidney Spleen Lower jaw Loss of four fingers Loss of one thumb Loss of each finger Loss of toes Loss of use of shoulder, elbow, hip, knee, ankle or wrist Other disabilities not specified above	Provides lump sum compensation following disablement caused by injuries resulting from an accident.	£150,000 maximum £150,000 maximum £150,000 maximum £45,000 £30,000 £24,000 £30,000 £9,000 £4,500 £21,000 maximum £30,000 maximum £22,000 maximum £7,500 maximum £30,000 £24,000 maximum £150,000	Page 3 - Definitions Page 5 - Limitations Page 6 - Provisions
Section C – Death	Provides lump sum compensation following death resulting from a fatal accident that occurs within 24 months of the accident.	£7,500	Page 3 - Definitions Page 5 - Limitations Page 6 - Provisions
Section D – Permanent facial scarring	Provides lump sum compensation following facial scarring	maximum £1,500	Page 3 - Definitions Page 5 - Limitations Page 6 - Provisions
Section E – Burns	Provides lump sum compensation following burns affecting  27% or more of the body's surface 18% - 26% of the body's surface 9% - 17% of the body's surface 4.5% - 8% of the body's surface	£15,000 £12,000 £9,000 £4,500	Page 3 - Definitions Page 5 - Limitations Page 6 - Provisions

## Significant Product Features, Benefits and Exclusions continued...

The Significant Covers	Policy Limits and Exclusions	Policy Limits and Exclusions	Policy Reference
Section F – Dental Expenses	60% of the dental costs, examination and treatment not including repairs or charges paid under dental care contracts.	£600	Page 3 - Definitions Page 5 - Limitations Page 6 - Provisions
Section G – Medical Expenses	60% of the expenses incurred in connection with a valid claim under Sections B, D or E of the above benefits.	£750	Page 3 - Definitions Page 5 - Limitations Page 6 - Provisions
All Personal Accident Covers	There is no cover for intentional self-injury, suicide or attempted suicide, flying as a pilot, war, committing or attempting to commit a crime, taking drugs other than prescribed by a registered medical practitioner, being under the influence of alcohol or solvents, metal or nervous disorders, sickness or disease, any naturally occurring condition or degenerative process or any gradually operating cause.  An Insured Person can only claim under one of the Sections A, B or C. If a child dies within 26 weeks of the accident we will only pay the benefit under Section C.		
Law and Jurisdiction	The policy will be governed by the law of England and will be subject to the exclusive jurisdiction of the English Courts.		

### Period of Insurance

Provided that the premiums are paid, the period of insurance will continue automatically based on how often the premium is paid. Cover will renew annually on the date specified on the schedule attached to the policy.

### Cooling-off period and your right to cancel

If this cover does not meet the group policyholder's needs, the group policyholder can return the documentation to us within 15 days of cover commencing or the day on which the documentation was received, whichever is the later. If within the cooling-off period an Insured Person receives a bodily injury which results in a valid claim under this policy, we will only refund part of the premium in proportion to the period of unused cover. We will refund all premiums paid, within 30 days from the date we receive the notice of the cancellation by the group policyholder. Please contact AIG to obtain this refund. An Insured Person can cancel their inclusion in this policy by contacting the group policyholder.

The group policyholder can cancel this policy at any time after the 15 day cooling off period by contacting us. AIG UK Limited may cancel this cover by giving 30 days written notice to the group policyholder at their last known address. An Insured Person has no rights to cancel this policy.

### Claim Notification

You should contact us as soon as it is practicable after an accident. Our contact details are: The Accident & Health Claims Department AIG UK Limited, 2-8 Altyre Road, Croydon, CR9 2LG, Tele: +44 (0) 845 602 9429, E mail: [A&H.Claims@aig.com](mailto:A&H.Claims@aig.com). Please quote the name of the group policyholder, the policy number, your name and contact details along with the child's name.

### Your Right to Complain

We will do all we can to make sure that you receives a high standard of service. If you are not satisfied with the service you have received, you should contact: one of the following:

If your complaint is not about a claim:

**The Customer Relations Manager** AIG UK Limited 2-8 Altyre Road, Croydon, CR9 2LG, Email: [uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com)

If your complaint is about a claims:

**The Accident & Health Claims Manager** AIG UK Limited 2-8 Altyre Road, Croydon, CR9 2LG

To help us deal with your complaint quickly, please quote the Policy/Claim Number and Group policyholder/Child's Name.

We will do our very best to resolve any difficulty with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review the case. The address is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

### Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS

**Financial Services Compensation Scheme** 7<sup>th</sup> Floor Lloyds Chambers, Portsoken Street, London, E1 8BN [www.fscs.org.uk](http://www.fscs.org.uk)

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.