

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 to any member of the policyholder.

Accidental bodily injury which causes:

Death	£10,000
Permanent Total Disablement (Usual Occupation)	£20,000
Loss of one or more limbs	£20,000
Loss of sight in one or both eyes	£20,000
Loss of hearing in both ears	£20,000
Loss of hearing in one ear	£5,000
Loss of speech	£20,000
Temporary Total Disablement	£25 per week

Accumulation Limits	£5,000,000
Any one accident	£1,000,000
Any one aircraft	

Whilst:
an Insured Person is participating in any association organised activities anywhere in the world.

Extensions

Broken Bones

Coma Benefit

Disappearance

Funeral Expenses

Hospitalisation

Medical Expenses

Physiotherapy Treatment

Rehabilitation Expenses

Significant or Unusual Exclusions or Limitations

This section does not cover:

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

Policy age limit – up to and including 75

Up to £200

£50 per day for each day of continuous unconsciousness up to a maximum of 365 days

Only after 180 days of missing

Up to a maximum payment of £10,000

Up to a maximum of £50 per day up to a maximum of 365 days

Up to 15% of death/capital benefit covered or 30% of the weekly benefit covered. Including up to £500 for dental expenses

Up to £300

Up to a maximum of £15,000

Where to find further details

Exclusions – Page 11

Cover - Page 8

Duration of Policy

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

Right of Cancellation

The Policyholder has no rights to cancel the Policy.

The Insured Person may withdraw from the cover provided by the policy but no refund of premium is payable.

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.
