

Policy Summary

Personal Accident Plan

This is an **important document**. Please read it carefully to make sure that the policy meets your requirements. You should keep it with your Certificate of Insurance.

This Policy Summary does not contain the full terms and conditions of your policy. These can be found in your Certificate of Insurance and Schedule of Benefits.

Please review your cover periodically to ensure that it continues to meet your needs and your financial circumstances.

1. Who provides your policy?

The Personal Accident Plan is provided by Stonebridge International Insurance Ltd.

2. What kind of cover does it provide?

The Personal Accident Plan provides:

- A cash lump sum if you, or anyone covered under the policy, suffer a disabling injury or die as a result of an accident; and
- A daily cash payment if you, or anyone covered under the policy, have to stay in hospital for at least 4 days as a result of an accident.

The policy has no cash-in value.

3. What are the main benefits of the policy?

The policy pays different amounts depending on the extent of the injury caused by an accident. It covers you:

- if you die as a result of an accident
- in the event of total paralysis of all four limbs
- if an accident leaves you unable to work again or causes a serious injury such as loss of the use of 2 limbs and total loss of sight and speech
- for less serious injuries such as loss of hearing in one ear and loss of the use of 1 limb
- for every day you have to stay in a UK hospital as an in-patient as a result of an accident.
- for every day you have to stay in a non-UK hospital as an in-patient as a result of an accident.

4. What is not covered?

There are some situations that you are not covered for and some limitations on what will be paid out. This is a summary of the main exclusions and limitations of your policy. Full details are shown in sections A, D and E of the Certificate of Insurance.

You must be aged between 18 and 64 to take out this policy and live for at least 7 months of the year in the UK.

Claims will not be paid if the accident or injury:

- is as a direct result of consumption of excessive alcohol or use of illegal drugs
- occurs while members of the Armed Forces are on duty
- occurs while pilots and cabin crew are flying for their job
- occurs while participating in certain dangerous pastimes such as rock climbing, parachuting or motor racing

Limitations to what might be paid out:

- the maximum amount that will be paid out in total on the policy is £250,000

- payment for serious disabilities, such as loss of the use of 2 limbs, total loss of sight and speech, is only payable once under the policy
- payment for less serious disabilities, such as loss of hearing in one ear and loss of the use of 1 limb, are payable more than once under the policy. This is limited to £100,000 for adults and 10% of this amount for children
- payment for hospitalisation is not paid for the first three days. It is only paid after the fourth day of being in hospital
- where recurrent stays in hospital are necessary, subsequent stays for the same injury must take place within 90 days of when you leave hospital on your original hospital stay
- payment for hospitalisation outside of the UK will only be paid if the accident and hospital stay are in the same country
- if you are 65 or over, payments when you claim for hospitalisation are half that shown on your Schedule of Benefits
- if you die within 90 days of an accident we will only pay the death and hospitalisation benefits due under the policy. You will not receive any payment for disability even if you suffered this following an accident.
- if you have a pre-existing medical condition and an accident makes your condition worse, we will assess whether your condition was a factor when you make a claim. This may result in the amount paid being reduced proportionally
- not all countries are covered. We do not cover most countries that might be considered dangerous, such as Afghanistan, Iraq, Iran, Israel and others such as India, China and Russia

No payment will be made:

- if you are 65 and over or under age 16 and you suffer a Permanent Total Disability. A Permanent Total Disability means the inability to carry out any paid work at all for the rest of your life.

5. When does the policy start and finish?

The policy starts on the date shown at the top of your Schedule of Benefits and continues as long as you pay the monthly premium.

Cover ends either:

- when the maximum benefits have been paid;
- on the anniversary of the policy after your 70th birthday;
- on your death; or
- on the date the policy is cancelled

whichever is the earlier.

6. Can the policy be cancelled?

You have 30 days after you receive your paperwork when you can cancel your policy and receive a refund of any premiums paid provided no claim has been made.

After this period, you can still cancel the policy at any time without penalty but you will not receive a refund of any premiums paid.

You can cancel:

- in writing Customer Service Department, Stonebridge International Insurance Ltd, Beaufort House, Cricket Field Road, Uxbridge, UB8 1QD
- by phone 0800 032 2601

7. How to make a claim

You can claim:

- in writing Stonebridge Claims Department, PO Box 2801, East Court, Stoke-on-Trent, ST4 9DN



- by phone 0800 032 2601

8. How to make a complaint

If you wish to register a complaint please contact us:

- in writing Customer Service Department, Stonebridge International Insurance Ltd., Beaufort House, Cricket Field Road, Uxbridge UB8 1QD
- by phone 0800 032 2601

If you cannot settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

9. The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.