

**Please note**

This is only a summary of the Personal Accident cover – full terms and conditions of your cover can be found in your Policy Booklet.

It's important you read your Policy Booklet carefully.

# Personal Accident Cover

## Your Policy Summary

*For you to keep*

**Details of your insurer**

The Insurer of your policy is Ultimate Insurance Solutions Limited on behalf of certain Underwriters at Lloyd's, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8DE.

**Your Personal Accident Cover**

Personal Accident Insurance is for insured drivers and their passengers when they are travelling in, or getting into or out of an insured vehicle. Benefits are payable where the motor vehicle causes death, loss of limb, loss of sight, hearing or speech, or permanent total disablement.

**What is covered** – significant features and benefits:

- Cover for both insured driver and passengers.
- £20,000 for loss of limb, loss of sight, hearing or speech, or permanent total disablement.
- £10,000 for accidental death.
- Cover includes assault by unknown persons following road traffic incidents in the UK.
- £20,000 maximum benefit per person

**What is not covered** – significant or unusual exclusions or limitations  
(the relevant policy section is shown in brackets)

- The policy only covers private cars (Exclusion 3).
- Potential claims must be notified within 60 days of the accident (Making a claim).
- Policy does not cover persons over 70 years old (Exclusion 2).
- Benefits are halved for those under 16 or between 65 and 70 years old (Payment of Benefits b).
- Pre-existing conditions will be taken into account when determining benefits to be paid (Payment of Benefits c).
- No cover for motor racing, rallies, competitions or speed tests (Exclusion 1.4).

**Period of cover**

The length of time covered is shown in the Certificate of Cover and is only for twelve continuous months.

**Cancellation**

Within 14 days of receiving your policy documents, you can choose not to continue with the policy – you must write to us to let us know within that time and we will provide a full refund. If you cancel after 14 days you will receive a pro-rata refund of the premium paid.

**Claims**

You must tell Ultimate Insurance Solutions Limited about any claim immediately, or any incident that may give rise to a claim under the policy. You can do this by calling **0844 335 6108**.

**What to do if you need to complain**

In the first instance, please call us on **0844 335 6604**, or write to The Quality Manager, Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent, Portsmouth PO2 8DE.

If you remain dissatisfied with Ultimate Insurance Solutions Limited's response you can write to the insurer.

If the insurer is a Lloyd's syndicate you can also write to:

The Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA.

---

If you're not happy after receiving a final response letter then you can contact the Financial Ombudsman Service – the independent service for settling complaints between consumers and businesses that provide financial services. Write to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. You can find full details of our complaints procedure in your policy booklet, a copy of which is also available on request.

**Financial Services Compensation Scheme (FSCS)**

The administrators and the insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they're unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements are available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)