

# Accident Plan Summary

**keyfacts**

This policy summary does not contain the full terms and conditions of the Accident Plan.

These can be found in the policy document. Please note, confirmation of your level of cover will be provided in your policy schedule which will be sent to you.

**Who are the Insurers?** This policy is underwritten and administered by Covea Insurance plc.

**Contact address:** Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX. Telephone: **0330 134 8359\***

**Can I take out this policy?** We will accept you for this policy if you (and your partner if you want them to be covered) are at least 18 and less than 75 years of age and resident in the UK. If you want your partner to be covered, your partner must be living permanently with you in the same household. If you want your child/children to be covered, your children will need to be under 18 years of age and living permanently with you in the same household. There is no limit to the number of children you can cover under this policy. Please note, you can only be covered under one of our accident plans at any one time (*please see clause 6.3 of your policy document for details*).

**What can I claim for under the Accident Plan?**

	In the event of an accident causing:	Level 1		Level 2	
		Adult	Child	Adult	Child
1	Permanent total disability	£30,000	£3,000	£60,000	£6,000
2	Accidental death	£30,000	£3,000	£60,000	£6,000

For further information on the above injuries please refer to the "Words with special meanings" within the policy document. Please see clause 3 of the policy.

## Are there any limitations on the benefits?

If you have individual cover and have not chosen to include a partner or a child under your policy, the maximum aggregate benefit payable in respect of all claims during the life of this policy is equal to the permanent total disability benefit (benefit 1). See clause 6.1.1 of the policy for further details.

If you have chosen to include a partner and/or your child/children under your policy then the maximum aggregate benefit payable in respect of all claims during the life of this policy is equal to twice the permanent total disability benefit (benefit 1). See clause 6.1.2 of the policy for further details.

Please also refer to clause 6.1.3 of your policy for details of further limitations.

## Are there any assessment periods for permanent total disability?

The assessment of a claim for permanent total disability may be delayed for up to 12 months from the date of the claim. Please see clause 5.3 of your policy document for full details.

## Escalation benefit

Your premium will increase by 5% of your starting amount on each anniversary of your policy. Your benefits (including those for any partner or child included in the cover under this policy) will also increase by 5% of the starting amount shown in the table of benefits above.

## What am I NOT covered for under the Accident Plan?

Benefits are not payable for accidental death or permanent total disability resulting from: war; terrorism; exposure to exceptional danger (except in an attempt to save human life); flying (except as a fare paying passenger); or wilful and illegal acts of the person who has suffered the accident. If you have an accident and it is made worse because you already have a sickness or condition we may reduce your overall benefit amount following a doctors assessment. Please see clauses 6.2 and 7.1 of your policy document for full details.

## How long does my Accident Plan run for?

Your policy ends as soon as one of the following happens: you die (this will not prevent a claim for accidental death being made); you reach 75 years of age; you do not pay a monthly premium when it is due; you or we cancel the policy; we cancel your policy as set out in clause 9 of the policy; you cease to be a UK resident; the date on which

we pay benefits which together with any previous benefits equal the maximum benefit payment in accordance with clause 6.1.1 and clause 6.1.2 of the policy. See clauses 6.1.3, 8, 9 and 11 of the policy for further details.

## What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days from the start date of the policy, or the date you receive your policy documents if this is later. You can cancel by calling us on **0330 134 8359\*** or writing to the above contact address. Thereafter you may cancel the policy at any time but you will not receive a refund of any premiums paid prior to the date of cancellation. You should read the policy summary and policy document carefully to ensure that it meets your needs. You should also periodically review your level of cover to ensure that it remains adequate for your needs.

## How do I make a claim?

To notify us of a claim, please write to Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or telephone **0330 134 8359\***.

## How do I complain?

If you should wish to complain, please contact Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or telephone us on **0330 134 8359\***.

If you remain dissatisfied with the investigation of your complaint you have the right to then refer it to the Financial Ombudsman Service.

Telephone: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Would I receive compensation if the Insurers were unable to meet their liabilities?

If we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU or on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

## What you pay

- The amount which you will pay for your Accident Plan depends on the type and level of cover you choose. The different types and levels, and the price of them, are shown below. The cost is made up of the premium plus Insurance Premium Tax at the current rate.
- If the rate of Insurance Premium Tax is changed the premium will be automatically adjusted.
- Your cover and premium will increase by 5% of the starting amount on each anniversary of your policy

The table below shows the total cost of the policy if you were to retain it for 1, 5 or 10 years. Please be aware that the premium totals shown for the 5 and 10 year periods are inclusive of the annual 5% increase.

	Level 1 Cover				Level 2 Cover			
	Individual Cover	Individual & Children	Individual & Partner Cover	Family	Individual Cover	Individual & Children	Individual & Partner Cover	Family
Monthly Premium	£4.12	£4.90	£6.02	£6.80	£6.02	£7.53	£11.75	£13.26
Year 1	£49.46	£58.76	£72.27	£81.57	£72.27	£90.37	£140.94	£159.12
Year 5	£272.03	£323.17	£397.49	£448.63	£397.49	£497.03	£775.20	£875.16
Year 10	£605.88	£719.80	£885.31	£999.22	£885.31	£1,107.04	£1,726.56	£1,949.23

## Is this policy relevant to your demands and needs?

The Accident Plan meets the demands and needs of customers who are at least 18 and less than 75 years of age and resident in the UK who wish to ensure that a cash sum is available if they are permanently disabled or die because of an accident. We are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs. You should read the policy summary and policy document carefully to ensure that it meets your needs. You should also periodically review your level of cover to ensure that it remains adequate for your needs.

## Other important information

- Covea Insurance plc is a public limited company incorporated in England and Wales No. 613259. Registered Office: Norman Place, Reading RG1 8DA. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, its Financial Services register number is 202277.
- We propose to choose English law as the law applicable to this contract unless you and they agree another law before the start date, please see clause 12 of the policy. The policy terms and conditions and other information we are required to supply will be supplied in English. We will communicate with you in English for the duration of the policy unless you agree otherwise with us.
- If you have speech or hearing difficulties and have a text phone available you can call 18001 (0330 134 8359). If you require audiotapes, large print or Braille documentation please call **0330 134 8359\***.
- A copy of the our complaint handling procedure is available on request by writing to the Customer Services Manager at the contact address above or by telephoning **0330 134 8359\***

\*Calls may be recorded or monitored for training and quality purposes.