

This policy summary does not contain the full terms and conditions of the Personal Injury Product. These can be found in the policy document. Please note, confirmation of your level of cover is provided in your policy schedule. It is important that you read the policy document and policy schedule very carefully.

Name of the Insurer

The policy is underwritten by Covea Insurance plc.

Contact address: Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX. Tel: 0330 134 8504*.

Eligibility

You will be eligible to be accepted for cover if you (and your partner if you have applied for them to be covered) are over 18 and under 60 years of age and resident in the UK. For partner cover, your partner must be living permanently with you in the same household. For Family Cover, any dependent child you want covered will need to be under 18 (or 23 years of age if in full education) and living permanently with you and/or their other parent (please see section 1 of your policy document for further details). Once accepted for cover the policy will continue to provide cover until your (or where applicable your partner's) 85th birthday, unless terminated earlier in accordance with section 7 of the policy.

Please note, you can only be covered under one of our Personal Injury Products at any one time. Please see section 5.5 of your policy document for details.

Benefits

The benefit payable for an accident happening to your child will be 50% of the appropriate benefit shown in the Table of Benefits for the level of cover you have.

In the event of an accident causing:-		Level 1	Level 2	Level 3
1	A Fracture of one of the bones listed below:			
	i) Grade III			
	Upper leg (femur)	£1,000	£2,000	£3,000
	Vertebral body (not Coccyx)	£1,000	£2,000	£3,000
	Pelvis	£1,000	£2,000	£3,000
	Skull	£1,000	£2,000	£3,000
	ii) Grade II			
	Vertebra other than vertebral body	£500	£1,000	£1,500
	Lower leg (tibia)	£500	£1,000	£1,500
	Lower leg (fibula)	£500	£1,000	£1,500
	Lower jaw	£500	£1,000	£1,500
	Breastbone (sternum)	£500	£1,000	£1,500
	Shoulder blade (scapula)	£500	£1,000	£1,500
	Kneecap (patella)	£500	£1,000	£1,500
	Upper arm (humerus)	£500	£1,000	£1,500
	Lower arm (radius and ulna)	£500	£1,000	£1,500
	iii) Grade I			
	Clavicle (collar bone)	£250	£500	£750
	Wrist (carpals) & Colles' Fracture	£250	£500	£750
	Ankle (tarsals) & Pott's Fracture	£250	£500	£750
Hand (metacarpals)*	£250	£500	£750	
Foot (metatarsals)*	£250	£500	£750	
Coccyx	£250	£500	£750	
Rib(s)	£250	£500	£750	
Nose	£250	£500	£750	
2	A Dislocation*** of one of the bones below:			
	i) Grade III			
	Spine or hip	£1,000	£2,000	£3,000
	ii) Grade II			
Knee, ankle, wrist, elbow or collar-bone	£500	£1,000	£1,500	
iii) Grade I				
Shoulder, jaw, finger, thumb or toe	£250	£500	£750	
3	Anterior Cruciate Ligament Injury	£500	£1,000	£1,500
4	Internal injuries resulting in open abdominal or thoracic surgery (excluding hernias)	£500	£1,000	£1,500
5	Hospitalisation**			
	i) Daily up to 45 days	£25	£50	£75
ii) One off lump sum (paid after 14 days)	£250	£500	£750	

* Excludes all fingers and toes

** Excludes the first 24 hours and up to a maximum of 45 days in hospital.

*** Dislocations must be treated under local or general anaesthetic or traction

	Level 1 Cover				Level 2 Cover				Level 3			
	Individual Cover	Individual & Partner Cover	Individual & Children Cover	Family Cover	Individual Cover	Individual & Partner Cover	Individual & Children Cover	Family Cover	Individual Cover	Individual & Partner Cover	Individual & Children Cover	Family Cover
Monthly Premium	£5.02	£9.79	£6.78	£11.55	£9.79	£19.09	£13.31	£22.61	£13.81	£26.92	£18.83	£31.94
1 Year	£60.24	£117.48	£81.36	£138.60	£117.48	£229.08	£159.72	£271.32	£165.72	£323.04	£225.96	£383.28
5 Years	£301.20	£587.40	£406.80	£693.00	£587.40	£1,145.40	£798.60	£1,356.60	£828.60	£1,615.20	£1,129.80	£1,916.40
10 Years	£602.40	£1,174.80	£813.60	£1,386.00	£1,174.80	£2,290.80	£1,597.20	£2,713.20	£1,657.20	£3,230.40	£2,259.60	£3,832.80

Premiums include IPT at the current rate. The cost of the policy may change with changes in IPT.

Demands and needs

The Personal Injury Product meets the demands and needs of customers who are over 18 and less than 60 years of age and resident in the UK who wish to ensure that a cash sum is available to them up to the age of 85 if they are injured 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.

Please check the schedule to confirm your level of cover.

For further information on what we mean by 'accident', 'fracture', 'dislocation', 'thoracic surgery' or 'hospitalisation' please refer to pages 3 and 4 of the policy entitled 'Words with special meanings'.

Maximum benefit

If you have Individual cover, the maximum total benefit which we will pay for all claims during the life of the policy is £20,000 for Level 1 cover and £40,000 for Level 2 cover.

If you have Individual and Partner, Individual and Children or Family cover, the maximum total benefit which we will pay for all claims during the life of the policy is £40,000 for Level 1 cover and £80,000 for Level 2 cover.

The maximum number of fracture claims we will pay for all people covered under the policy during any one year period is 4.

Please refer to section 5 of the policy for more detail.

Significant exclusions or limitations

Benefits are not payable for any accident that is directly or indirectly caused by:

- certain dangerous activities;
- your own wilful and illegal acts;
- self-inflicted injury; a sickness, disease, or degenerative process (see section 6 of the policy for full details).

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 doctor's assessment. Please see sections 5 and 6 of your policy document for more details of the limitations and exclusions.

Duration of policy

The policy ends as soon as one of the following happen:

- you die (this will not prevent a claim for accidental death being made);
- you reach 85 years of age;
- you are no longer a UK resident (providing your policy has not been endorsed by us);
- you do not pay a premium when it is due;
- you cancel the policy;
- we cancel your policy as set out in section 8 of your policy document;
- the date on which the maximum aggregate benefit under the policy has been paid.

Please see sections 7, 8 and 10 of your policy document for full details.

Cancellation rights

You have the right to cancel your policy for a period of 14 days from the start date or the date you receive your policy documents if this is later. If you cancel in this period you will receive a full refund of any premium you have paid and your policy will be deemed to have been cancelled from the start date and you will not be entitled to make any claim under it.

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. To cancel your policy you should either write to Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or call our helpline on 0330 134 8504.*

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. Please see sections 7, 8 and 10 of the policy for full details.

How to make a claim

To notify us of a claim, please write to us at the contact address above or telephone 0330 134 8504*

How to 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 them on 0330 134 8504*.

If you remain dissatisfied, you may then refer the complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9 123. Email: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

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 by visiting their website at www.fscs.org.uk or telephoning them on 0800 678 100 or 020 7741 4100.

What you pay

- The amount which you agree to pay for your Personal Injury Product is shown on your schedule. It 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.

The table below shows the total cost of the policy if you were to retain it for 1, 5 or 10 years.

Other important information

- Covea Insurance plc is a public limited company incorporated in England and Wales, registered number 613259. Its registered office is at Norman Place, Reading RG1 8DA. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Financial Services Register no. is 202277.
- We propose to choose English law as the law applicable to this contract unless we agree with you another law before the start date, *please see section 11 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 we agree with you otherwise.
- We are able to provide upon request audiotapes, large print documentation and Braille documentation. Please advise us either in writing or by telephone via the contact details shown above if you require any of these services so that we can communicate with you in an appropriate manner. If you have speech or hearing difficulties and have a textphone available you can call us on 18001(0330 134 8504).
- A copy of 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 8504*.

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

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Covéa Insurance Services Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Covéa Insurance Services Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Covéa Insurance Services Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Covéa Insurance Services Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.