

This policy summary does not contain the full terms and conditions of the Accidental Death 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

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. 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 70 years of age and resident in the UK. For partner cover, your partner must be living permanently with you in the same household (*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) 70th birthday, unless terminated earlier in accordance with section 7 of the policy. Please note, you can only be covered under one of our Accidental Death Products at any one time. Please see section 5.3 of your policy document for details.

Benefits

	Level 1	Level 2
Insured	£50,000	£100,000
Partner	£50,000	£100,000

Please check your schedule to confirm your level of cover.

Maximum Benefit

The maximum amount payable under this policy is determined by the level of cover you have selected which is stated on your policy schedule.

Significant exclusions or limitations

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

- War risks & terrorism;
- Being on naval, military or air force duty, service or operations;
- flying (except as a fare paying passenger);
- your own wilful and illegal acts;
- the manufacture or use of explosives;
- a sickness, disease, or degenerative process.

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 6 and 7 of your policy document for full details of limitations and exclusions.

	Level 1 Cover		Level 2 Cover	
	Individual Cover	Individual & Partner Cover	Individual Cover	Individual & Partner Cover
Monthly Premium	£5.52	£10.55	£10.55	£20.59
1 Year	£66.24	£126.60	£126.60	£247.08
5 Years	£331.20	£633.00	£633.00	£1,235.40
10 Years	£662.40	£1,266.00	£1,266.00	£2,470.80

Demands and needs

The Accidental Death Product meets the demands and needs of customers who are at least 18 and less than 70 years of age and resident in the UK who wish to ensure that a cash sum is available if they died 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 see sections 7, 9 and 10 of your policy for full details.

Other important information

- Covea Insurance plc is a public limited company limited by shares incorporated in England and Wales No. 613259 Registered Office: Norman Place, Reading, Berkshire, 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 section 11 of your policy document). The policy terms and conditions and other information we are required to supply will be supplied in English. They will communicate with you in English for the duration of the policy unless you and they agree 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 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.

Duration of policy

The 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 70 years of age;
- you do not pay a monthly premium when it is due;
- you cancel the policy;
- we cancel your policy as set out in section 8 of the policy;
- you cease to be a UK resident (providing your policy has not been endorsed by us);
- the date on which we pay benefits which together with any previous benefits equal the maximum benefit payment in accordance with section 5 of the policy.

See sections 7, 8 and 10 of your policy document for further details.

Cancellation Rights

You have the right to cancel your policy within 14 days from the start date. 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*.

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

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.

