

INDIVIDUAL ACCIDENT KEY FEATURES

keyfacts[®]

This summary outlines the main features and exclusions of the Allianz Personal Accident Policy. It does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request.

A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or where the cover is unusual compared to other Personal Accident policies available.

We have also included additional information that may be of help to you. When you take out cover with us, we will issue a policy schedule detailing the cover provided. The policy wording should be read in conjunction with the policy.

Insurance Provider

The policy is underwritten by Allianz Insurance plc.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Section of the Policy that contains further details																																		
<p>Personal Accident The policy provides compensation for accidental bodily injury whilst engaged in the Insured Activity stated in the Policy Schedule that results in:</p> <table border="0"> <tr> <td>Death</td> <td>£100,000</td> </tr> <tr> <td>Permanent Total Disablement from each and every occupation</td> <td>£100,000</td> </tr> <tr> <td>Loss of one Limb</td> <td>£100,000</td> </tr> <tr> <td>Loss of two or more limbs</td> <td>£100,000</td> </tr> <tr> <td>Loss of sight in on or both eyes</td> <td>£100,000</td> </tr> <tr> <td>Loss of hearing in one ear</td> <td>£25,000</td> </tr> <tr> <td>Loss of speech</td> <td>£100,000</td> </tr> <tr> <td>Loss of hearing in both ears</td> <td>£100,000</td> </tr> </table> <p>Permanent loss by physical separation of:</p> <table border="0"> <tr> <td>a one great toe</td> <td>£15,000</td> </tr> <tr> <td>b any other toe</td> <td>£6,000</td> </tr> <tr> <td>c one thumb</td> <td>£30,000</td> </tr> <tr> <td>d one forefinger</td> <td>£20,000</td> </tr> <tr> <td>e any other finger</td> <td>£10,000</td> </tr> </table> <p>Permanent total loss of use of:</p> <table border="0"> <tr> <td>a Shoulder or Elbow</td> <td>£25,000</td> </tr> <tr> <td>b Wrist, Hip, Knee or Ankle</td> <td>£22,000</td> </tr> </table> <p>Removal by Surgical Operation of Lower Jaw</p> <p>£30,000</p> <p>If as a result of having sustained Accidental Bodily Injury an Insured fractures one or more of the bones listed below:</p> <table border="0"> <tr> <td>Leg (Femur, Tibular, Fibula)</td> <td>£750</td> </tr> <tr> <td>Arm (Humerus, Radius, Ulna)</td> <td>£250</td> </tr> </table> <p>Provides weekly compensation for accidental bodily injury that results in Temporary Total Disablement for up to £200 per week The excess period is 7 days The benefit period is 104 weeks</p>	Death	£100,000	Permanent Total Disablement from each and every occupation	£100,000	Loss of one Limb	£100,000	Loss of two or more limbs	£100,000	Loss of sight in on or both eyes	£100,000	Loss of hearing in one ear	£25,000	Loss of speech	£100,000	Loss of hearing in both ears	£100,000	a one great toe	£15,000	b any other toe	£6,000	c one thumb	£30,000	d one forefinger	£20,000	e any other finger	£10,000	a Shoulder or Elbow	£25,000	b Wrist, Hip, Knee or Ankle	£22,000	Leg (Femur, Tibular, Fibula)	£750	Arm (Humerus, Radius, Ulna)	£250	<p>This section of the policy does not cover injury arising from:</p> <ul style="list-style-type: none"> • Suicide or self injury • Drugs or Alcoholism • Off-piste winter sports • Sickness or disease • Radioactive contamination • Service in the armed forces • Flying as a member of the aircraft crew • War within Europe in which any of the major powers are involved, or UN enforcement action • Any psychological or psychiatric condition • Nuclear, chemical or biological Terrorism <p>No cover is available to anyone under 18 or over the age of 75</p> <p>No cover for Temporary Total Disablement if the Insured is not in full time gainful employment</p>	<p>Cover, page 5 Exclusions, page 7</p>
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Extensions of cover: First Aid Expenses Hospitalisation Benefit Funeral Expenses Disability Assistance	Up to 25% of the benefits covered Maximum benefit payable £20,000 £50 per day if hospitalisation occurs as a result of accidental bodily injury up to a maximum of £18,250. In the event of being in a coma it is extended to a maximum of £36,500 Up to £10,000 if Death occurs as a result of accidental bodily injury Up to £20,000 for any necessary expenses incurred with our written prior consent to make alterations to your home or car, if as a result of accidental bodily injury the Insured suffers permanent partial or permanent total disablement	

Refer to the policy wording for full details of cover and the Policy Conditions and Policy Exclusions.

ANSWERS TO SOME QUESTIONS ABOUT YOUR POLICY

How long does the policy provide cover for?

The insurance contract normally runs for the duration of the Insured Activity on the date shown in the policy schedule.

Is there any cancellation rights or cooling off period?

There is no right of cancellation or cooling off period under this policy.

What is the Law Applicable to Contract?

Unless the insurer agrees otherwise:

- a the language of the policy and all communications relating to it will be English; and
- b all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts

What if I need to make a claim?

In the event of a claim, please contact Finch Commercial Insurance Brokers on 0870 380 0200 and quote your policy number

or

A&H Claims Unit
 Allianz Insurance plc
 PO Box 5525
 Milton Keynes
 Buckinghamshire
 MK9 2XR

Tel: 0845 0710 335

Fax: 01483 790726

What if you have a complaint?

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly. We will always confirm to you receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected. If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service. Should you wish to make a complaint then it should be directed to the Customer Satisfaction Manager at:

Allianz Insurance plc
 57 Ladymead
 Guildford
 Surrey GU1 1DB
 Tel: 01483 552438

The Financial Services Compensation Scheme (FSCS)

Allianz Contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation of up to £2,000 for the first part of the claim and 90% of the remainder of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Arranged by:

