



Extreme Plus Personal Accident and Travel Insurance Summary of Cover – Annual Policy

SUMMARY OF COVER

This policy is an annually renewable Personal Accident and Medical & Emergency Travel Expenses Insurance, arranged by Finch Commercial Insurance Brokers and underwritten by Royal & Sun Alliance Insurance plc. The information below is only a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document, a copy of which is available on request

Features and Benefits	Cover	Significant Exclusions or Limitations												
<p>Personal Accident Insurance</p> <p>To cover the Insured against bodily injury following an Accident whilst engaged parachuting</p> <p>Accident is defined as a sudden unforeseen and identifiable incident</p>	<table border="0"> <tr> <td>Death</td> <td align="right">£50,000</td> </tr> <tr> <td>Loss of two or more Limbs or Loss of both Eyes or one of each</td> <td align="right">£50,000</td> </tr> <tr> <td>Loss of one Eye or one Limb</td> <td align="right">£50,000</td> </tr> <tr> <td>Permanent Total Disablement from any and every form of gainful employment</td> <td align="right">£50,000</td> </tr> <tr> <td>Broken Leg</td> <td align="right">£750</td> </tr> <tr> <td>Broken Arm</td> <td align="right">£250</td> </tr> </table> <p>Special Extensions</p> <ul style="list-style-type: none"> ▪ Hospitalisation 	Death	£50,000	Loss of two or more Limbs or Loss of both Eyes or one of each	£50,000	Loss of one Eye or one Limb	£50,000	Permanent Total Disablement from any and every form of gainful employment	£50,000	Broken Leg	£750	Broken Arm	£250	<p>The Company will not pay any claim</p> <ul style="list-style-type: none"> ■ after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years ■ The Company will not pay any Benefit where bodily injury following an Accident is the result of or is contributed to by the Insured Person committing or attempting to commit suicide or as a result of self inflicted injury ■ the Insured Person engaging in flying of any kind other than as a passenger ■ illness or disease (not resulting from bodily injury following an Accident) ■ Any naturally occurring condition or degenerative process ■ if the Insured Person has taken a drug unless it was taken on proper medical advice or instruction and not for treatment of drug addiction ■ if the Insured Person has any alcohol in their bloodstream
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Permanent Total Disablement from any and every form of gainful employment	£50,000													
Broken Leg	£750													
Broken Arm	£250													

Arranged by
 Finch Commercial Insurance Brokers
 Registered in England No 4251300
 53a Crockhamwell Road, Woodley, Reading, RG5 3JP

Authorised and regulated by the Financial Services Authority

Underwritten by
 Royal & Sun Alliance Insurance plc (No 93792)
 Registered in England and Wales at St Mark's Court
 Chart Way, Horsham, West Sussex, RH12 1XL

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Features and Benefits	Cover		Significant Exclusions or Limitations
<p>Medical & Emergency Travel Expenses Insurance</p> <p>The Cover If whilst parachuting an Insured Person sustains bodily injury following an Accident the Company will indemnify the Insured in respect of Medical and Emergency Travel Expenses which are necessarily incurred as a direct result</p>	<p>Medical & Emergency Travel Expenses Insurance</p>	<p>£1,000,000</p>	<p>The Company will not pay any claim</p> <ul style="list-style-type: none"> ■ for any Medical Expenses incurred in Britain or the country where the Insured Person is normally resident ■ for routine Medical Expenses resulting from pregnancy or childbirth ■ for any Medical Expenses resulting from pregnancy or childbirth incurred within four weeks of the expected date of childbirth ■ as a result of the Insured Person committing or attempting to commit suicide or as a result of self inflicted injury ■ as a result of the Insured Person engaging in flying of any kind other than as a passenger ■ if the Insured Person has taken a drug unless it was taken on proper medical advice or instruction and not for treatment of drug addiction ■ if the Insured Person has any alcohol in their bloodstream

Important Information

Premiums and Payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy by credit card, debit card or by cheque. A charge may apply for payment by credit card.

Law and language applicable to the policy

English Law will be applicable to the contract of insurance between us, unless stated otherwise in your Policy's terms & conditions. The language used in this policy and any communication relating to it will be English and any dispute concerning the interpretation of this Policy shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

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Who regulates us?

Royal & Sun Alliance Insurance plc, St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL, is authorised and regulated by the Financial Services Authority. Our registration number is 202323.

Our permitted business is as an insurance company and we are authorised to arrange and provide you with our own insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

The Customer Service section of this Policy Summary gives you important information on the following:

Your 'Right to Cancel', Making a claim, The Financial Services Compensation Scheme and Our complaints procedure.

Your 'Right to Cancel'

If having checked your policy you decide not to proceed with our insurance you have a statutory right to cancel it within 14 days starting on the date you receive your policy documentation.

To cancel please write to the address or call the number shown on your policy documentation. On receipt of your notice, we will refund any premiums paid, except when you have already made a claim under your policy.

Making a claim

Should you wish to make a claim under your policy please call Finch Commercial Insurance Brokers on 0870 380 0500 as soon as possible. You must give them any information or help they ask for. You must not settle, reject, negotiate or agree to pay any claim without insurer's written permission. Full details of how to make a claim are included in your policy document.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies.

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim would be met without any upper limit.

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COMPLAINTS PROCEDURE

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with Finch Commercial Insurance Brokers.

If your complaint is not resolved or you are not happy with the response and the course of action proposed, you can progress your complaint to our Customer Relations Office.

A separate investigation will then be carried out in an attempt to resolve your complaint and a final response issued. However if resolution is not possible they will issue a response within 8 weeks of your original complaint.

Customer Relations Contact Details:

Customer Relations Office
Royal & Sun Alliance Insurance plc
Bowling Mill
Dean Clough Industrial Park
Halifax HX3 5WA
Tel: 0800 1076160
Fax: 01422 325146
e-mail: halifax.customerrelationsoffice@uk.royalsun.com

What to do if you are still not satisfied

If you are still not satisfied, Royal & SunAlliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 0801800
web: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

For your protection, telephone calls may be recorded or monitored

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