



Personal Accident
Cover



1st CENTRAL PERSONAL ACCIDENT COVER POLICY SUMMARY

This Policy Summary gives brief details of the **benefits** and cover that are available as part of **your** Personal Accident Cover Policy contract. The full terms and conditions and exceptions of **your** Policy can be found in **your** Personal Accident Cover Policy Document. When reviewing **your** Policy it should be read in conjunction with **your associated Private Car Policy** and **Certificate of Motor Insurance**.

Your insurance contract will be with Ultimate Insurance Solutions Limited on behalf of certain **Underwriters** at Lloyd's. Ultimate Insurance Solutions Limited is authorised and regulated by the Financial Services Authority (registration number 311368).

SIGNIFICANT FEATURES AND BENEFITS:	SIGNIFICANT EXCLUSIONS OR LIMITATIONS:
<ul style="list-style-type: none"> ● If an insured person sustains bodily injury during the effective time and within the geographical limits, the underwriters agree to pay the benefit to the insured person provided that such bodily injury is sustained during the period of cover noted on the Certificate of Motor Insurance. ● Table of Benefits: <ol style="list-style-type: none"> 1. Accidental Death £25,000 2. Loss of Limb or Limbs £25,000 3. Loss of Eye or Eyes £25,000 4. Loss of Hearing £25,000 5. Loss of Speech £25,000 ● Payment of Benefits: <ol style="list-style-type: none"> a) Only one of the benefits 1 to 5 will be payable in connection with one insured person in respect of any one accident. b) If an insured person is under 16 years of age, benefit 1 accidental death will be £7,500. c) Any disability which existed prior to an insured person sustaining bodily injury shall be taken into account when calculating the benefit payable. 	<p>The Underwriters shall not be liable in respect of any claim;</p> <ul style="list-style-type: none"> ● Directly or indirectly consequent upon: <ol style="list-style-type: none"> a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power, and any act of terrorism. b) An insured person committing, or attempting to commit, suicide or intentional self-injury. c) Childbirth or pregnancy. d) Motor racing, rallies, competitions, speed tests or the like. e) An insured person being under the influence of, or being affected by alcohol or drugs, other than drugs taken under the direction of a qualified medical practitioner. ● Suffered after the age 80 years. ● Involving use of vehicles other than private cars. <p>All of these exclusions appear on page 6.</p>





Duration

The period of **your associated Private Car Policy** which runs concurrent with this Policy and does not exceed 12 months. Refer to **your Certificate of Motor Insurance** or Policy Schedule for the effective dates.

Cancellation

You may cancel **your** Policy and receive a full refund up to 14 days after the start or renewal date of the Policy, subject to no claims having been made upon the Policy. If **you** do not exercise this right to cancel **your** Policy, it will remain in force for the term of the Policy and **you** will be required to pay the premium. If **you** want to cancel **your** Policy after 14 days no refund will be payable. Please contact the Customer Services Team on 0843 208 4000.

Making a Claim

To make a claim please call the Claims Line on 0870 241 4539.

How to Make a Complaint

If **you** want to make a complaint about the **Policy** please write to Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire PO2 8DE. For details of how to escalate **your** complaint, please see the Complaints section of the Personal Accident Policy.

Financial Services Compensation Scheme

You are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if the **Underwriters** cannot meet their liabilities. This would depend on the type of business, and your claim. Further information about the Compensation Scheme is available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.



1st CENTRAL PERSONAL ACCIDENT COVER POLICY DOCUMENT

Demands and Needs Statement

This product meets the demands and needs of those who wish to ensure that additional cover is provided for personal injury whilst travelling in or getting in or out of any car.

1st Central does not make personal recommendations to customers as to the suitability of the Policy to individual customers.

Definitions

The following words or phrases have the same meaning wherever they appear in this Policy.

Accident/Accidental

A sudden and unforeseen event which occurs after the Policy start date, resulting in **bodily injury** including **assault**.

Assault

A sudden, unexpected attack by an unknown third party with deliberate intent to cause **bodily injury** at an identifiable time and place following a road incident within the **geographical limits**.

Associated Private Car Policy

The motor insurance arranged by First Central Insurance Services Limited (which is taken out by the **policyholder** in their name to cover a private car).

Benefit

The amount shown in the Table of **Benefits**.

Certificate of Motor Insurance

The **policyholder's** associated **Private Car Policy Certificate of Motor insurance**.

Bodily Injury

Any injury which is caused by **accidental** means or following **assault**, and which within 104 weeks from the date of the **accident** shall, solely and independently of any other cause, result in the **insured person's** death, **loss of limb(s)** or **loss of eye(s)**, **loss of hearing**, or **loss of speech**.

Effective Time

Whilst travelling in, getting into or out of an **insured private car**, which is being driven by an **insured person**.

Geographical Limits

As specified in **your associated Private Car Policy**.

Insured Person

The **policyholder** and any other person entitled to drive as stated on the **Certificate of Motor Insurance** and their passengers.



Insured Private Car

For the **insured person**, the private car defined in the **associated Private Car Policy**. For the **policyholder**, the private car defined in the **associated Private Car Policy** and also any other private car being used by, but not owned, hired or leased to the **policyholder**.

Loss of Eye or Eyes

The permanent and total loss of sight, which shall be considered as having occurred;

- a) In both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.
- b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning you see at 3 feet what you should see at 60 feet).

Loss of Hearing

Total, permanent and irrecoverable **loss of hearing**.

Loss of Limb or Limbs

Shall mean the permanent and complete loss of a limb or limbs by physical separation at or above the wrist or ankle or the permanent and complete loss of use of a limb or limbs.

Loss of Speech

Total, permanent and irrecoverable **loss of speech**.

Period of Cover

As defined on the **Certificate of Motor Insurance**. Not to exceed 12 months from the Policy start date.

Underwriters

Ultimate Insurance Solutions Limited (FSA Registration 311368), The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire PO2 8DE, on behalf of certain underwriters at Lloyd's (FSA registration 202761), One Lime Street, London, EC3M 7HA. Each **Underwriter** is only liable for his share of the risk and not for each other's share. You may ask for the name of the **Underwriters** and the share of the risk each has taken on.

Ultimate Insurance Solutions Limited and The Society of Lloyd's are regulated by the Financial Services Authority and appear in their register. This can be checked at www.fsa.gov.uk

You/Your/Policyholder

Associated private car **policyholder** who has paid or agreed to pay the required premium and is noted on the **Certificate of Motor Insurance**.

Your Personal Accident Cover Contract

This is to confirm that Ultimate Insurance Solutions on behalf of certain **underwriters** at Lloyd's will provide the cover described below during the **period of cover**. Ultimate Insurance Solutions is a Lloyd's Coverholder who has been granted authority to accept insurance and make claims payments on behalf of certain Lloyd's syndicates.

Cover is subject to the terms and conditions that follow.



✔ What is covered

If an **insured person** sustains **bodily injury** during the **effective time** and within the **geographical limits**, the **insured person** will be entitled to the following **benefits** provided that such **bodily injury** is sustained during the **period of cover** noted on the **Certificate of Motor Insurance**.

Table of Benefits

1. **Accidental death** £25,000
2. **Loss of Limb or Limbs** £25,000
3. **Loss of Eye or Eyes** £25,000
4. **Loss of Hearing** £25,000
5. **Loss of Speech** £25,000

- Only one of the **benefits** 1 to 5 will be payable in connection with one **insured person** in respect of any one **accident**.
- If an **insured person** is under 16 years of age, **benefit 1 - Accidental death**, will be £7,500.
- Any disability which existed prior to an **insured person** sustaining **bodily injury** shall be taken into account when calculating the **benefit** payable.

Making a Claim

In the event of any incident likely to give rise to a claim **you** must notify Ultimate Insurance Solutions in writing as soon as reasonably possible and within 60 days of the date of the incident. **You** must at **your** expense, provide any certificates, information and evidence that may from time to time be required by Ultimate Insurance Solutions and in the form prescribed by them. Ultimate Insurance Solutions shall be allowed, at its own expense and upon reasonable notice to **you**, to have a medical examination of **you**. If any claim submitted under this Policy is in any respect false or fraudulent, Ultimate Insurance Solutions shall be under no liability to make any payment in respect of such a claim.

If **you** wish to report a claim please call 0870 241 4539 or write to Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire, PO2 8DE.



What is not covered

The **Underwriters** shall not be liable in respect of any claim:

- Directly or indirectly consequent upon;
 - a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power and any act of terrorism.
 - b) An **insured person** committing, or attempting to commit, suicide or intentional self injury.
 - c) Childbirth or pregnancy.
 - d) Motor racing, rallies, competitions, speed tests or the like.
 - e) An **insured person** being under the influence of, or being affected by alcohol or drugs, other than drugs taken under the direction of a qualified medical practitioner.
- Suffered after age 80 years.
- Involving the use of vehicles other than private cars.

General Conditions

Communications

All communication is to be in English.

Interest

No **benefit** payable shall carry interest.

Interpretation

Any word or expression to which specific meaning has been attached shall bear the same meaning wherever it appears. All **Certificates of Motor Insurance** are issued under the Terms, Definitions, Provisions, Exclusions and Conditions of this Policy.

Rights of Third Parties

The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.

Duration

The period of the **associated Private Car Policy** which runs concurrent with this Policy and does not exceed 12 months.

Choice of Law

English law will apply to this Policy unless before it is issued the **Underwriters** make a written agreement saying otherwise.

Cancellation

We hope that **you** are happy with the cover that this Policy provides. However **you** have a right to cancel the Policy within 14 days of the Policy start or renewal date and receive a full premium refund unless **you** have made a claim, in which case no refund will be given.

This Policy will be automatically cancelled if your **associated Private Car Policy** with **1st Central** is cancelled. No refund will be given unless the cancellation is within the 14 day period described above.

If **you** wish to cancel this Policy, please call the Customer Services Team on 0843 208 4000.



How to Make a Complaint

Ultimate Insurance Solutions Ltd is committed to providing **you** with a high level of customer service at all times. However, if our service ever falls below the standard **you** would expect, please contact us at:

**The Quality Manager
Ultimate Insurance Solutions Limited
The Connect Centre
Kingston Crescent, North End, Portsmouth
PO2 8DE**

You can also refer **your** complaint at any time to Lloyd's. They can be contacted, either by letter, phone, fax or email at:

**Complaints Department
Lloyd's
One Lime Street
London
EC3M 7HA
Tel: 0207 327 5693
Fax: 0207 327 5225
Email: complaints@lloyds.com**

Should we fail to offer **you** a final response within eight weeks of the initial date of **your** complaint, or if **you** are not satisfied with our response, **you** may refer the dispute to the Financial Ombudsman Service.

You can write to the Ombudsman at:

**Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Nothing in this process will adversely affect **your** legal rights.

Financial Services Compensation Scheme

This insurance is covered by the Financial Services Compensation Scheme. If the **Underwriters** are unable to meet their obligations **you** may be entitled to compensation from the scheme depending on the circumstances of any claim. The maximum level of compensation is 90% of the claim with no upper limit. Further information can be obtained from www.fscs.org.uk. Telephone 0207 892 7300 or email enquiries@fscs.org.uk

