



Personal Accident
Plan Cover



Private Car Insurance – Personal Accident Plan

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 while 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.



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**POLICY SUMMARY
PERSONAL ACCIDENT PLAN**

This Policy Summary gives brief details of the Benefits and cover that are available as part of Your Private Car Insurance – Personal Accident Plan contract. The full terms and conditions and exceptions of Your policy can be found in Your Personal Accident Plan Policy. When reviewing Your policy it should be read in conjunction with Your Associated Private Car Policy and Certificate of Insurance

Name of The Insurance Undertaking

Ultimate Insurance Solutions Limited on behalf of certain underwriters at Lloyd’s, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire, PO2 8DE.

SIGNIFICANT FEATURES AND BENEFITS:	SIGNIFICANT EXCLUSIONS AND 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 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> <ol style="list-style-type: none"> 1. 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. 2. Suffered after the age 80 years. 3. Involving use of vehicles other than private cars.



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 or policy schedule for the effective dates.

Cancellation

You may cancel Your policy and receive a full refund up to 14 days after receipt 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 Policy Support Team on 0845 194 9930.

Claim Notification

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

How to Make a Complaint

Complaints should be made to Ultimate Insurance Solutions Limited. If You remain dissatisfied with the level of service received, please see the Complaints section of the Personal Accident Plan Policy for details of how to make a complaint.

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 020 7892 7300.



Personal Accident Plan Policy

Definitions of Terms

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

Shall mean 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 1st Central Insurance Services Ltd (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 Insurance

The Policyholder's Associated Private Car Policy certificate.

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 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

Shall mean 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 Insurance. Not to exceed 12 months from the policy start date.

Underwriters

Shall mean Ultimate Insurance Solutions Limited (FSA Registration 311368), The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire PO2 8DE, Home state; United Kingdom, on behalf of certain underwriters at Lloyd's (FSA registration 202761), One Lime Street, London, EC3M 7HA Home state; United Kingdom. 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 Insurance.



Your Personal Accident insurance 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 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

- 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.



What is not covered

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

1. 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. You being under the influence of, or being affected by alcohol or drugs, other than drugs taken under the direction of a qualified medical practitioner.
2. Suffered after age 80 years.
3. Involving the use of vehicles other than private cars.



Making a Claim

On the happening of any occurrence likely to give rise to a claim You must notify Ultimate Insurance Solutions in writing as soon as reasonably possible and in any event within 60 days of the date of the occurrence. 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 shall be 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 2414539 or write to Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent North End, Portsmouth, Hampshire, PO2 8DE.



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 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 twelve months (Definitions: Period of Cover).

Choice of Law

English law will apply to this policy unless before it is issued and 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 taking it out, or renewing it (or within 14 days of receiving the policy or renewal documents if later) 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 our Policy Support Team on 0845 194 9930



Complaints Procedure

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, 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 e-mail at:

**Complaints Department,
Lloyd's,
One Lime Street,
London,
EC3M 7HA.
Tel: 020 7327 5693
Fax: 0207327 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. You can write to the Ombudsman at:

**Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR**

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 first £2,000 of a claim or policy is protected in full and above this threshold 90% of the rest of the claim can be met .Further information can be obtained from www.FSCS.org.uk or telephone 0207 892 7300.

