

Family Personal Accident Policy Summary



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This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully.

Who is the insurer?

The insurer of this policy is Norwich Union Insurance Limited, trading as Norwich Union Direct.

What is Family Personal Accident insurance?

The Norwich Union Direct Family Personal Accident insurance policy provides cover in the event of an accidental bodily injury which is the sole cause of death or hospitalisation; or within 52 weeks results in permanent loss of sight, hearing or speech; or the permanent loss of or loss of use of a major joint, limb, finger or toe.

What are the benefits and features?

Your policy includes the following significant features and benefits, which are explained in detail in your Policy document.

- 24 hour worldwide cover if an insured person suffers a bodily injury as a result of accident.
- Cover is available for your partner and unmarried, dependent children living with you who are aged over 3 years and under 20 years of age.
- We will pay the benefit if disability results from accidental bodily injury caused by exposure to the elements.
- We will pay the hospitalisation benefit for each complete 24 hours spent in hospital following an accidental bodily injury after the first 3 days up to a maximum of 100 days.

What are the significant or unusual exclusions or limitations?

The following are excluded from cover under your policy:

- Cover is only available if the insured persons are resident in the UK for at least 40 weeks in any 52 week period.
- Cover for you and your partner will end a month before your 81st birthday and cover for children ends the month before their 20th birthday, when they marry, they no longer reside with you or are no longer dependent on you.
- We will pay the benefit for loss of use of a limb, loss of hearing and loss of speech only when the disability has lasted for 52 weeks and the condition is certified as permanent.
- War and similar risks.
- The Insured Person serving on active duty in any Armed Force.
- Suicide, attempted suicide or self inflicted injury.

- Accidental bodily injury does not include any sickness, disease, naturally occurring condition or degenerative process, or the result of any gradually operating cause.
 - Wilful exposure to danger (except an attempt to save human life).
 - Radioactivity.
 - Participation in any criminal act.
 - Pregnancy, child birth, miscarriage or abortion.
 - Flying other than while travelling as a fare-paying passenger on a licensed aircraft.
 - Hazardous pursuits.
 - Intoxicating liquor or drugs taken by the Insured Person.
- For full details of these exclusions, please see your Policy document.

How long does my insurance run for?

The policy will remain in force until the end of the month before the insured person's 81st birthday, as long as you pay your monthly premium.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days of the day on which you receive your policy.

How do I make a claim?

Should you need to make a claim under your policy please contact us on 01494 738811 between 9.00am and 5.00pm Monday to Friday (calls may be recorded and/or monitored). Or write to us at Norwich Union Direct, PO Box 691, Amersham, Bucks, HP6 5EA.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to our Policy Administration Manager at Norwich Union Direct, PO Box 691, Amersham, Bucks HP6 5EA or telephone us on 01494 432952 (calls may be recorded and/or monitored). We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.