

Policy Summary – Halifax Personal Accident Plan

1. What is this Keyfacts document?

This is a summary of the policy cover for the Halifax Personal Accident Plan. It does not include the full terms and conditions of the contract, which can be found in the policy document.

2. Who is providing this insurance policy?

This policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

3. What type of insurance policy is this?

This is a Personal Accident policy that, subject to the terms, conditions and exclusions contained in the policy document, will pay out financial benefits in the event of an insured person sustaining a bodily injury that leads to death, permanent total disablement, permanent disability, fractures, burns or hospitalisation.

4. What are the significant features and benefits of this policy?

The cover available under the Halifax Personal Accident Plan is determined by the plan that is selected.

| Benefit | Standard | Premier |
|---|----------|---------|
| Accidental death benefit | £25,000 | £50,000 |
| Permanent total disablement from any work of any kind Which prevents an insured person doing any work of any kind | £50,000 | £75,000 |
| Permanent disability: | | |
| loss of sight in both eyes | £50,000 | £75,000 |
| loss of two or more limbs | £50,000 | £75,000 |
| loss of one limb and the sight in one eye | £50,000 | £75,000 |
| loss of speech | £50,000 | £75,000 |
| loss of hearing in both ears | £50,000 | £75,000 |
| loss of sight in one eye | £25,000 | £50,000 |
| loss of one limb | £25,000 | £50,000 |
| loss of hearing in one ear | £10,000 | £15,000 |
| loss of use of a shoulder, elbow, wrist, hip, knee or ankle | £7,500 | £11,250 |
| loss of one thumb | £7,500 | £11,250 |
| loss of one forefinger | £5,000 | £7,500 |
| loss of any other finger | £2,500 | £3,750 |
| loss of one big toe | £2,500 | £3,750 |
| loss of any other toe | £500 | £750 |
| Fractures: | | |
| hip, upper leg, heel or pelvis (including coccyx) | £500 | £1,000 |
| lower leg, skull, collar bone, ankle, arm (including wrist and elbow) | £350 | £700 |
| hand (excluding fingers), foot (excluding toes & heel), shoulder blade, knee-cap or sternum | £250 | £500 |
| any other fracture | £125 | £250 |
| Burns: | | |
| third degree burns to 15% or more of body surface or 50% of either hand surface | £5,000 | £7,500 |
| third degree burns to at least 4% but to less than 15% of body surface (except hands) | £2,500 | £3,750 |
| second degree burns of 9% or more of body surface | £2,500 | £3,750 |
| Hospitalisation following an accident; amount payable per day | £50 | £100 |

The monthly premiums inclusive of Insurance Premium Tax (currently 5%) are shown below

| | Standard | Premier |
|---------------------|----------|---------|
| Insured only | £5.95 | £9.45 |
| Insured and partner | £10.45 | £16.95 |

Any eligible children will be included under the Plan at no extra cost.

Eligible children means all your children, stepchildren and legally adopted children who at the time of sustaining a bodily injury are over 30 days and under 19 years of age, permanently living with you or your partner and who are single.

Reduced benefits apply in respect of eligible children and these are specified in full within the Benefits section of the policy document. To help maintain the value of the cover, both the benefits and premium are increased by 5% of their initial amounts at renewal each year.

5. What are the significant and unusual exclusions and limitations?

Exclusions are conditions or circumstances not covered by the policy. These are detailed in full on Page 3 of the policy document and have been summarised as follows

- driving with more alcohol in the blood than is allowed by law
- driving without a current valid licence
- motorcycling (including riding mopeds and motor tricycles) as a driver or passenger
- diving (including scuba diving), mountaineering, rock or cliff climbing, pot-holing, parachuting, sport as a professional, boxing, racing (other than on foot) or flying (except air travel - see definitions) or training or practising for any of these activities
- engaging in military duty
- intentional self-inflicted injury, suicide or attempted suicide
- taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- as the result of being under the influence of excess alcohol
- committing or attempting to commit a criminal offence
- whilst a detainee in a prison establishment
- if the insured person has reached the age of 60 years on or before the effective date of the policy

Other insurance as specified under Conditions on Page 3 of the policy document;

An insured person cannot keep in force or claim benefit under more than one policy principally providing death or disability benefits as a result of bodily injury which has been issued under guaranteed acceptance and is administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC and in respect of which a premium is paid.

Reduced benefits as specified within the Benefits section on Page 3 of the policy document;
Benefits are halved at age 65 and the permanent total disablement benefit will cease to apply.

Age qualification as specified under Benefits on Page 3 of the policy document;
Cover ceases at the first renewal date after the insured person reaches the age of 85.

6. What is the duration of the policy?

This insurance policy runs for 12 months from the effective date shown on the Insurance Schedule. Prior to the expiry of the policy, you will be notified whether we are prepared to offer renewal terms.

7. What are the cancellation rights?

Following your purchase of this policy and receipt of the policy documentation, you have 14 days in which to consider the cover provided and ensure that it meets your requirements.

When renewal terms are issued, you will also have 14 days after the renewal date to consider the cover provided and ensure that it continues to meet your needs.

If you decide not to continue with the policy then you should either write to us or telephone the Customer Services helpline number on 0845 0700 456* (Monday to Friday 9am - 5pm). On receipt of your notice, we will refund any premiums you may have already paid from the effective date or renewal date of the policy, provided you have not made a claim in the meantime.

Both you and FirstAssist on behalf of the insurer have a right to cancel the policy at other times and full details are provided on Pages 3 and 4 of the policy document.

8. How do I notify you of a claim that I wish to make?

If you or your legal representatives wish to notify us of a claim, please contact us

...in writing Write to FirstAssist, Claims Department, 1 Drake Circus, Plymouth PL1 1QH

...by phone Telephone 0845 0700 456* (Monday to Friday 9am - 5pm)

9. How do I make a complaint about this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC. The full procedure is explained within the Complaints procedure section of the policy document.

If you wish to register a complaint, please contact us

...in writing Write to FirstAssist, Customer Relations Department, 1 Drake Circus, Plymouth PL1 1QH

...by phone Telephone 0845 758 5775* (Monday to Friday 9am - 5pm)

...by email Contact customerrelations.plymouth@firstassistinsurance.co.uk

Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service, whose contact details are Financial Ombudsman Service, (Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR

...by phone 0845 080 1800

...by email enquiries@financial-ombudsman.org.uk

...website www.financial-ombudsman.org.uk

10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk, by contacting them via email on enquiries@fscs.org.uk in writing to 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN or by telephone 020 7892 7300.

* For your protection, calls may be recorded and may be monitored.

This policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110.

Registered office Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. 310671.

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462.

Registered office Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. 202715.

You can check this information 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.

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