

# Over 50s Accident Plan

**keyfacts**<sup>®</sup>



## **ABOUT THIS DOCUMENT**

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

## **INSURER**

Equity Red Star is managed by Equity Syndicate Management Ltd, which is authorised and regulated by the Financial Services Authority. Our FSA registration number is 204851.

## **TYPE OF INSURANCE AND COVER**

Equity Red Star offers Personal Accident cover.

Cover specific features and benefits (referenced to the sections contained in the insurance document or any endorsement to the document).

## What is insured

We will pay up to the sum insured shown in the schedule and table below if you suffer bodily injury during the period of insurance which results in any of the following.

Table of benefits		
	Maximum Benefit	
	Standard Cover	Super Cover
	£	£
<b>Section 1 - Permanent Disabilities*</b>		
Loss of sight in both eyes	10,000	20,000
Loss of both hands, both feet or a hand and a foot	10,000	20,000
Loss of one hand or foot	7,000	14,000
Loss of sight in one eye	5,000	10,000
Loss of four fingers and a thumb on either hand	5,000	10,000
Loss of four fingers on either hand	3,000	6,000
Loss of a thumb on either hand	2,000	4,000
Loss of all toes on either foot	1,500	3,000
Loss of a finger	500	1,000
Loss of a big toe	500	1,000
Loss of a toe, other than a big toe	200	400
<b>Maximum Permanent Disability benefit for any one accident</b>	<b>10,000</b>	<b>20,000</b>
*If death occurs within 3 months no benefit will be paid		
<b>Section 2 - Temporary Disabilities</b>		
<b>Fractures (benefit payable for each broken bone)</b>		
Fractures to the:		
Vertebra, vertebral body (excluding, coccyx)	2,500	5,000
Pelvis	2,000	4,000
Skull (excluding nose & teeth); breast bone; shoulder (shoulder blade and collar bone); arm; leg; vertebra-vertebral arch (excluding coccyx)	750	1,500
Ankle (Pott's or similar fractures)	500	1,000
Wrist (Colles' or similar fractures)	350	700
Coccyx (base of spine)	250	500
Rib	100	250
Hand and fingers; foot and toes; nose	75	150
<b>Total fractures benefit for any one accident</b>	<b>15,000</b>	<b>30,000</b>

Table of benefits		
	Maximum Benefit	
	Standard Cover	Super Cover
	£	£
<b>Burns</b>		
Full thickness burns which cover:		
27% or more of body surface	500	1,000
18% up to 27% of body surface	350	700
9% up to 18% of body surface	200	400
at least 4.5% up to 9% of body surface	100	200
<b>Maximum burns benefit for any one accident</b>	<b>500</b>	<b>1,000</b>
<b>Dislocations</b>		
Dislocations requiring reduction under anaesthesia of the:		
Spine or back, diagnosed by x-ray (excluding slipped disc)	1,000	2,000
Hip	500	1,000
Knee	350	700
Wrist; elbow	250	500
Ankle; shoulder blade or collar bone	100	200
Finger or fingers; toe or toes; jaw	50	100
<b>Total dislocations benefit for any one accident</b>	<b>1,000</b>	<b>2,000</b>

There is a limit of one payment for each dislocation benefit shown above, except for fingers and toes where the limit is one payment for each finger or toe. This restriction applies to each insured person for the lifetime of the policy.

<b>Hospitalisation</b>		
Bodily injury requiring hospital confinement, as an in-patient for 2 or more days, where no other benefit is payable		
For each full 24-hour period (after the first 48-hours) to a maximum of 30 days	50	100
Internal injuries for which you have to have surgery	200	200
<b>Section 3 - Accidental Death</b>	<b>Not Covered</b>	<b>10,000</b>
<b>Section 4 - Personal Effects</b>		
Items damaged in the accident and for which you qualify for a benefit under this insurance	<b>up to 150</b>	<b>up to 150</b>

#### Included activities

Aerobics, Archery, Athletics training (not competing), Badminton, Bowls, Cricket, Cycling (excluding competitions or mountain biking), Fell Walking or Running, Fencing, Fishing, Golf, Hiking or Trekking (under 1500m with no ropes or guides), Horse Riding - Hacking only wearing a helmet, Netball, Sailing, Yachting or Motor Boating (inland and coastal waters within 3 miles of shore), Scuba Diving\* to maximum 10 metres \*(PADI/BSAC qualified or under supervision), Shooting with licenced guns, Snorkelling, Squash, Swimming and Tennis.

## SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

### Under Section 1 - Permanent Disabilities and Section 3 - Accidental Death

#### What is not insured

We will not pay the following:

If Super cover applies, the sum insured for Accidental Death if the bodily injury does not lead to death within 52 weeks of an accident.

- The sum insured for Permanent Disabilities if the bodily injury results in death within 3 months of an accident.

### Under Sections 4 - Personal Effects

#### What is not insured

We will not pay for following:

- 1 the first £25 each and every claim;
- 2 motor vehicles and their accessories;
- 3 damage caused by wear, tear or any gradually operating cause;
- 4 loss of money, stamps, tickets, documents or securities, goods or samples;
- 5 property insured under any other insurance.

### Special conditions applying to clothing & personal effects

- a Where an article is under 2 years old and proof of purchase can be provided, we will pay the full replacement value, subject to the policy conditions. For items over 2 years old, we will pay the value of the article as at the date of loss or damage after allowing for wear and tear.

### Special conditions

The following special conditions also apply to this insurance.

- 1 Following your 85 birthday we will not pay any benefit to you after the end of the period of insurance.
- 2 If the effects of an accident on you are made worse because of a pre-existing condition, we will ask a doctor to assess the effects that this pre-existing condition has on your bodily injury. We will reduce the benefit by an amount the doctor says that we should take into account.
- 3 If loss or disability, covered by this insurance, causes death (within 3 months of an accident) before we have paid any claim for loss or disability, we will only pay the amount shown in the schedule for insured event Accidental Death.
- 4 If an accident is as a result of riding a motorcycle, any benefit is reduced by 50%.

## General exclusions

This insurance does not cover death, loss, disability or expense directly or indirectly caused or contributed to by, resulting from or in connection with the following:

- 1 Radioactive contamination from:
  - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
- 2 Active service in the armed forces.
- 3 Flying, other than as a fare-paying passenger.
- 4 Taking part in any activity, unless agreed by us, other than those shown as an included activity.
- 5 Suicide, attempted suicide, deliberate self-injury or you being insane.
- 6 You taking part in a criminal act, civil commotion or riot of any kind.
- 7 You being under the influence of alcohol or drugs.
- 8 Any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery, or any corrective treatment needed as a result of previous cosmetic surgery.
- 9 Any pre-existing condition.
- 10 Provoked assault or fighting (except in bona fide self defence).
- 11 War, riot, act of foreign enemy (whether war is declared or not), civil war, revolution, power being seized unlawfully.
- 12 Terrorism, nuclear, chemical or biological materials being released or escaping, or any other similar event. If any part of this exclusion is not valid, or we cannot enforce any part of it, the rest will still apply.

For the purpose of this exclusion, terrorism means an act, or acts, of any person or group committed for political, religious or similar purposes, with the aim of influencing any government or putting the public, or any section of the public, in fear. Terrorism can include, but is not limited to, using or threatening to use force or violence. The people who carry out acts of terrorism can either be acting alone, or can be acting on behalf of or in connection with any organisation or government.

## **PERIOD OF INSURANCE**

The insurance offered is normally a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

## **CANCELLATION**

### **Your right to change your mind if you are a private policyholder:**

You may cancel the insurance, without giving reason, by sending us written notice within 14 days of the policy starting or (if later) within 14 days of you receiving the insurance documents and returning these to us. We will make a charge equal to the period of cover you have had, as long as we have not paid a claim or are not due to pay one. However, this charge will be at least £25 plus insurance premium tax.

You may cancel this insurance by giving us 14 days' notice in writing. We will refund the part of your premium which applies to the period of insurance which is left (as long as a claim has not been made), after taking a minimum charge of £50 plus insurance premium tax.

We may cancel this insurance by sending you 28 days' notice, by recorded delivery, to your insurance adviser as shown in the schedule. We will refund the part of your premium which applies to the period of insurance which is left.

## **HOW TO CLAIM**

If a claim occurs you must report it to Cega Claims Service who act on our behalf, as soon as possible by calling +44(0)1243 621233.

## **COMPLAINTS**

If you have any cause to complain about your insurance, or us, please contact your insurance adviser who arranged the insurance for you.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London EC3A 2BJ. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to Lloyd's. The address is Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

These procedures do not affect your right to take legal action if necessary.

## **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

If Equity Red Star is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

## **LANGUAGE AND LAW APPLYING TO THE INSURANCE**

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.