



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 registration number is 204851.

TYPE OF INSURANCE AND COVER

Equity Red Star offers Family personal accident insurance covers.

COVER SPECIFIC FEATURES AND BENEFITS (referenced to the sections contained in the insurance document or any endorsement to the document)

Personal Accident

We will pay the following sum insured for the Plan and level of cover selected

| | Economy cover | Standard cover | Super cover |
|--|---------------|----------------|-------------|
| 1 Death We will also pay the sum insured for death if you disappear and are not found within 52 weeks and we receive enough evidence to assume that a bodily injury caused your death. | £50,000 | £100,000 | £200,000 |
| 2 Loss of sight in one or both eyes | £50,000 | £100,000 | £200,000 |
| 3 Loss of a limb | £50,000 | £100,000 | £200,000 |
| 4 Permanent total disability | £50,000 | £100,000 | £200,000 |

We will pay the following extra benefits according to the level of cover as shown in the schedule that applies

| Additional Benefits | Economy cover | Standard Cover | Super Cover |
|--|---------------------|-----------------------|-----------------------|
| a Quadriplegia | £100,000 | £200,000 | £400,000 |
| b Paraplegia | £50,000 | £100,000 | £200,000 |
| c Loss of hearing in both ears | £20,000 | £40,000 | £80,000 |
| d Loss of hearing in one ear | £5,000 | £10,000 | £20,000 |
| e Loss of speech | £20,000 | £40,000 | £80,000 |
| f Loss of thumb | £7,500 | £15,000 | £30,000 |
| g Loss of one finger | £5,000 | £10,000 | £20,000 |
| h Loss of big toe | £5,000 | £10,000 | £20,000 |
| i Loss of any toe other than big toe | £1,500 | £3,000 | £6,000 |
| j Loss of use of shoulder or elbow | £10,000 | £20,000 | £40,000 |
| k Loss of use of wrist | £10,000 | £20,000 | £40,000 |
| l Loss of use of hip, knee or ankle | £10,000 | £20,000 | £40,000 |
| m Loss of use of kidney | £7,500 | £15,000 | £30,000 |
| n Loss of use of spleen | £4,000 | £8,000 | £16,000 |
| o Total loss of lung | £25,000 | £50,000 | £100,000 |
| p Permanent and total loss of the use of the lower jaw as a result of having it surgically removed | £15,000 | £30,000 | £60,000 |
| q Shortening of a leg by at least five centimetres | £7,500 | £15,000 | £30,000 |
| r In-patient hospital benefit every day for each 24-hour period. We will not insure the first 72hours. | £25 (up to £750) | £50 (up to £1,500) | £50 (up to £1,500) |

Specific conditions

- If an insured person suffers from more than one of the disabilities shown above, as a result of a single accident, the most that we will pay for that accident is the amount shown for permanent total disability.
- If we pay a benefit for loss of, or loss of the use of, a whole arm or leg, we will not pay benefits for parts of that arm or leg.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

The following special conditions apply.

- Policyholders age limit at entry 18 – 69 years
- When an insured person reaches their 65th birthday they are no longer eligible for Permanent total disability benefit and all other benefits will be reduced by 50%
- We will not pay any benefit to an insured person after the end of the period of insurance during which an insured person becomes 75.
- We will not pay a claim under more than one of insured events 1 to 4 for any one accident.
- Child or children includes your natural or legally adopted child or children who is or are aged over 1 month and under 18 years of age (or 23 years of age if undergoing full time education) and who live(s) with you and is or are unmarried
- The Death Benefit under each level of cover is limited to £5,000 in respect of a child.
- If the effects of an accident on an insured person are made worse because of a pre-existing condition then we will ask a doctor to assess the effects that this pre-existing condition has on an insured person's bodily injury and we will reduce the benefit by an amount decided by the doctor to take this into account.
- If loss or disability, covered by this insurance, causes death (within 52 weeks 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 1 – Death.

We will not pay the following

- The sum insured for 'death' if the bodily injury does not lead to death within 52 weeks of an accident.
- The sum insured for 'loss of sight' or 'loss of a limb' or 'permanent total disability' or Quadriplegia or Paraplegia if the loss or disability results in death within 52 weeks of an accident.
- Any pre-existing condition
- The first 72-hour period under the In-patient hospital benefit

The following are also not insured

- Dangerous pursuits of:
Ballooning, bungee jumping, caving or potholing, diving (where breathing equipment is needed or used), hang-gliding, hunting, horse riding (other than hacking), motorcycling by children as a rider or passenger, motorcycling by you or your partner (other than motorcycles of less than 500cc) as a rider or passenger, any motor sport, mountaineering or rock climbing, any type of parachuting, quad biking, racing of any kind (other than athletics or swimming), winter sports (other than skiing and snowboarding), any sport as a professional.

General exclusions

- This insurance does not cover death, loss, disability or expense resulting from
- radioactive contamination, toxic, explosive or other dangerous effect of any explosive nuclear;
- active service in the armed forces;
- flying, other than as a fare-paying passenger;
- taking part in any of the dangerous pursuits;
- suicide, attempted suicide, intentional self-injury or an insured person being insane;
- sexually transmitted diseases, including HIV or any related condition;
- any psychiatric, mental or nervous disorder, including stress, anxiety or depression;

- an insured person taking part in a criminal act, civil commotion or riot of any kind;
- an insured person being under the influence of alcohol or drugs;
- 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;
- any pre-existing condition;
- war, riot, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power, terrorism, the release or escape of nuclear, chemical or biological agents, or any other similar event.

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

You may cancel the insurance at any time by sending us written notice and returning the insurance documents. The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

HOW TO CLAIM

If a claim occurs you must report it to Cega Claims Service who act on our behalf, as soon as possible please, phone +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 the Policyholder & Market Assistance department at 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.

This procedure does 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.

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, this insurance is governed by English law.