



## 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 and Illness insurance cover.

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

### Personal Accident (Section A)

We will pay the sum insured selected and shown in the schedule if an insured person suffers bodily injury during the period of insurance which results in any of the following.

- Death
- Loss of sight in one or both eyes
- Loss of a limb
- Permanent total disability
- Temporary total disability - we will pay the weekly benefit shown in the schedule for as long as an insured person continues to be disabled, up to 104 weeks from the date of an accident or other period agreed.
- Temporary partial disability - we will pay the weekly benefit shown in the schedule for as long as an insured person continues to be disabled, up to 104 weeks from the date of an accident or other period agreed.

### Extra benefits

We will also pay:

- Any medical expenses arising from 'temporary total disability' and 'temporary partial disability', up to 15% of any claim that we pay for that event.
- The following permanent disabilities as a result of bodily injury. The amounts shown relate to the percentage of the sum insured selected and shown in the schedule for "Permanent total disability".
  - Severe brain damage which entirely prevents an insured person from performing at least four of the following activities of daily living – 100%
    - Feeding and eating
    - Dressing
    - Bathing and grooming
    - Toileting
    - Mobility and transfer
    - Walking
  - Total bodily paralysis – 100%
  - Permanent and total loss of hearing in both ears – 40%
  - Permanent and total loss of hearing in one ear – 10%
  - Permanent and total loss of speech – 40%
- Hospitalisation benefit of £50, or €50, for each full 24 hours of hospitalisation (after the first 72 hours) if an insured person suffers bodily injury during the period of insurance for which they need inpatient hospital treatment in the United Kingdom or Ireland, whichever country they have their permanent home in.

An option is available, on payment of an additional premium, to include other permanent disabilities such as total loss of use of fingers, shoulder, elbow, toes, hip, knee, ankle and the like.

Please refer to your insurance adviser for further details.

## **Illness (Section B)**

We will pay up to the sum insured shown in the schedule if an insured person suffers an illness, the symptoms of which first appear during the period of insurance and which results in any one of the following.

- Loss of sight in both eyes
- Permanent total disability by paralysis
- Temporary total disability – while the insured person continues to be disabled we will pay the weekly benefit shown in the schedule for up to 52 weeks from the date they were first off work because of illness.

We will also pay any medical expenses arising from 'temporary total disability', up to 15% of any claim that we pay for that event.

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

### **Section A**

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' if the loss or disability results in death within 52 weeks of an accident.
- For the first number of days (the Excess period) as shown in the schedule of any claim under 'temporary total disability' and 'temporary partial disability', for each person insured.
- For 'temporary total disability', any amount over 65% of an insured person's average weekly wage before deductions.
- For 'temporary partial disability', any amount over 40% of the maximum weekly benefit we will pay under 'temporary total disability'.
- Any claim under 'temporary total disability' or 'temporary partial disability' for a period after 104 weeks from the date of the accident or other period agreed.
- Any claim for medical expenses if you or an insured person has cover for them under any other insurance.
- Any claim for hospitalisation benefit for the first 72 hours and not for more than £1,500 or €1,500 in total.
- Any amount over the accident accumulation limit shown in the schedule.
- Any pre-existing condition unless declared and accepted by us in writing

### **Section B**

We will not pay the following.

- The sum insured for 'loss of sight in both eyes' or 'permanent total disability' if the loss or disability results in death within 52 weeks of an illness.
- For the first number of days (the Excess period) as shown in the schedule of any claim under 'temporary total disability', for each person insured.
- Any claim under 'temporary total disability' for a period after 52 weeks from the date that the symptoms of an illness first appeared or other period agreed.
- For 'temporary total disability', any amount over 65% of an insured person's average weekly wage before deductions.
- Any pre-existing condition unless we have agreed to provide cover in writing.

### **General Exclusions**

We will not pay the following.

- You engaging in any dangerous activity unless we have agreed to provide cover in writing or by endorsement.

## **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) in the United Kingdom or €25 + Insurance Levy in Ireland.

**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 Lloyd's. The address is Policy Holder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

If your insurance was issued in Ireland, you should refer your case to Lloyd's Underwriters' General Representative in Ireland. The address is Lloyd's Ireland Representative Limited, 70 Sir John Rogerson's Quay, Dublin 2, Ireland.

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 or, if In Ireland, The Financial Service Ombudsman Bureau, 3<sup>rd</sup> Floor, Lincoln House Lincoln Place, Dublin 2 Ireland.

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](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, this insurance is governed by English law if issued in the United Kingdom or Irish law if issued in Ireland.