

Personal Accident and Illness Insurance

keyfacts[®]



Policy
Summary



This policy summary outlines the main features and exclusions and does not contain the full terms and conditions of the insurance contract. The full terms and conditions are provided in the Policy Wording. Please ensure you read the Policy Wording, together with the Certificate of Insurance. The Policy Wording is available from your insurance broker or from Alpha Underwriting Limited on request.

A significant exclusion is something that may affect your decision as to whether the policy is suitable for you. There is also additional information included that may be of help to you.

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Personal Accident and Illness Insurance



Policy Summary

The Insurer

This insurance is written 100% at Lloyd's of London by Syndicates managed by Jubilee Managing Agency Limited. Jubilee Managing Agency Limited is entered on the Register of Lloyd's Managing Agents. Its registered office is at Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX and it is registered in England under number 04434499. It is also registered and authorised by the Financial Services Authority under number 226696.

Significant Features and Benefits

Your policy includes the following significant features and benefits which are explained in detail in your Policy Wording on pages 7 to 9.

Section 1 – Personal Accident:

This section provides compensation for accidental injury that results in:

- Death
- Loss of sight
- Loss of limbs
- Loss of speech
- Loss of hearing
- Permanent partial disablement
- Permanent total disablement
- Temporary partial disablement
- Temporary total disablement
- Quadraplegia
- Paraplegia
- Triplegia

Extensions of Cover

- Coma benefit
- Funeral expenses
- Medical expenses
- Dental expenses

Section 2 – Illness:

This section provides compensation for illness that results in:

- Loss of Sight
- Permanent total disablement by paralysis
- Temporary total disablement

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Policy Summary



Significant Exclusions and Limitations

The full list of exclusions and benefit limitations is included in the Policy Wording. The following are significant exclusions or limitations:

Section 1 – Personal Accident: (refer to page 7 of the Policy Wording for full details)

- Illness

Section 2 – Illness: (refer to page 8 of the Policy Wording for full details)

- Sickness, disease, disability or condition for which You have received medical or treatment during the 12 month period prior to the effective date of this Policy, unless specifically agreed in writing by Us
- Backache unless there is additional medical evidence of abnormality (for example an MRI scan or X-ray)
- Any claim arising out of condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder including anxiety and/or depression.

General Exclusions (refer to page 11 of the Policy Wording for full details)

- Military, air force or naval service or operations (other than reserve or volunteer training).
- Caving, potholing, mountaineering or rock climbing normally involving the use of ropes and/or guides.
- Riding or driving in any kind of race.
- The influence of alcohol, drugs or solvents (other than drugs taken under medical supervision provided that they are not for the treatment of drug addiction).

How long does the policy provide cover for?

The insurance contract runs from the inception date to the expiry date as shown in the Certificate of Insurance, usually for a period of 12 months.

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

If You feel this insurance does not suit Your requirements, then a full refund will be paid if this Policy is returned to Your broker within 14 days of the cover starting or within 14 days from the day on which You receive this Policy, whichever is the later, providing You have not made (and do not intend to make) a claim. If You wish to cancel this Policy after the first 14 days You will be entitled to a refund proportionate to the unexpired period of cover, provided that You have not, and do not intend to, make a claim.

Claims

When something happens which is likely to give rise to a claim under this Policy, You must notify the Scheme Administrator in writing as soon reasonably possible after it happens and, in any case, within 90 days. Such notice shall include full details of the event. You should contact Jubilee Service Solutions Limited:

Jubilee Services Solutions Limited
21 Perrymount Road
Haywards Heath
West Sussex
RH16 3TP

Telephone: 01444 419 968
Fax: 01444 458 234

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What to do if you have a complaint

If you have not been satisfied with any part of the service you have received, or have an enquiry, then you should follow the steps below:

Complaint against the sale of this Insurance

Please contact your insurance broker to record your complaint.

General Matters

Managing Director
Alpha Underwriting Limited
15 Castle Mews
High Street
Hampton
TW12 2NP

Your Claim(s)

Jubilee Service Solutions Limited
21 Perrymount Road
West Sussex
RH16 3TP
Telephone: 01444 419 968
Fax: 01444 458 234

If You remain dissatisfied and you are unable to resolve the situation you can refer this matter to the Policyholder & Market Assistance at Lloyds.

Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M 7HA

Complaints that cannot be resolved by the Policyholder & Market Assistance may be referred to the Financial Ombudsman Service.

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 0845 080 1800

This complaints procedure is without prejudice to your right to take legal proceedings.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You and/or an Insured Person may be entitled to compensation from the Scheme if We are unable to meet Our obligations to You and/or an Insured Person under this contract. If You and/or an Insured Person are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on their website at www.fcs.org.uk.

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