

Policy Summary

This is an **important document**. Please read it carefully to make sure that the policy meets your requirements. You should keep it with your Certificate of Insurance.

This Policy Summary does not contain the full terms and conditions of your policy. These can be found in your Certificate of Insurance and Schedule of Benefits.

Please review your cover periodically to ensure that it continues to meet your needs and your financial circumstances.

1. Who provides your policy?

The Personal Accident and Accidental Death Policy is provided by Stonebridge International Insurance Ltd.

2. What kind of cover does it provide?

The Personal Accident and Accidental Death Policy pays a cash lump sum if you, or anyone covered under the Policy, die or suffer a permanent injury as a result of an accident. The policy has no cash-in value.

3. What are the main benefits of the policy?

The policy pays out a lump sum cash payment if:

- after an accident an insured person is left with a permanent injury
- an insured person dies following an accident

If you have chosen to cover children the Policy pays out less. The actual amounts and whether children are covered, are shown on your Schedule.

4. What is not covered?

There are some situations that you are not covered for and some limitations on what will be paid out. This is a summary of the main exclusions and limitations of your policy. Full details are shown in the Policy Conditions.

You must be aged between 18 and 64 and be resident in the UK for tax purposes to take out this policy.

Claims will not be paid if:

- the death or injury of an insured person is not due to an accident e.g. death is a result of natural causes
- the accident is caused as a direct result of consumption of excessive alcohol or use of illegal drugs
- the death or injury of an insured person is caused by a reckless or illegal act on the part of the insured person
- the accident is a direct consequence of an overseas travel warning that the UK Government has issued to UK citizens before your date of travel
- the death or injury of an insured person occurs whilst the insured person is on duty as a member of the Armed Forces
- the insured person is a pilot or cabin crew and death or injury occurs while flying for their job
- the death or injury of an insured person occurs while participating in certain dangerous pastimes such as rock climbing, parachuting or motor racing

Limitations to what might be paid out:

- the maximum amount that will be paid out on the policy is £100,000 per insured adult and £10,000 per insured child
- payment for loss of the use of two limbs, loss of sight of both eyes and loss of speech is only payable once for each insured person under the policy

- payment for loss of hearing, loss of the use of one limb, loss of sight in one eye and loss of use thumb and index finger on the same hand are payable more than once under the policy. This is limited to the maximum amount that can be paid out on the policy.
- payment for death will only be made if death occurs within 90 days of the accident

5. When does the policy start and finish?

The policy starts on the date shown on the Policy Schedule.

Cover ends for any insured person either:

- on their death;
- on reaching the closing age of the policy;
- on payment of the maximum lifetime benefit shown on the Policy Schedule;
- if the premium is not paid when due;
- if the policy is cancelled by you or by us
- when the insured person no longer meets the definition of partner or child

whichever is the earlier.

6. Can the policy be cancelled?

The first 30 days of your cover is free and during this period you can cancel the policy without penalty.

After this period, you can still cancel the policy at any time without penalty but you will not receive a refund of any premiums paid.

You can cancel:

- in writing:
Customer Services Department, Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Road, London NW5 1RT

- by phone: 0845 026 1101

7. How to make a claim

You can claim:

- in writing:
Claims Department, Stonebridge International Insurance Ltd, PO Box 2801, East Court, Stoke on Trent ST4 9DN
- by phone: 0844 856 2104

8. How to make a complaint

If you wish to register a complaint please contact us:

- in writing:
Customer Services Department, Union Income Benefit Holdings Ltd, Linton House, 39/51 Highgate Road, London NW5 1RT
- by phone: 0845 026 1101

If you cannot settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

9. The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.