

Accidental Disability Insurance Policy Summary



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This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document overleaf carefully.

Who is the insurer?

The insurer of this policy is Norwich Union Insurance Limited, trading as Norwich Union Direct.

What is Accidental Disability insurance?

The Norwich Union Direct Accidental Disability Insurance policy provides cover in the event of an accidental bodily injury, which is the sole cause of and within 24 months results in loss of sight or loss of use of a limb or permanent total disablement (other than by loss of sight or limb).

What are the features and benefits?

Your policy includes the following features:

- Cover for permanent disability of an insured person caused by accidental bodily injury anywhere in the world, 24 hours a day.
- Cover is available for the policyholder's partner (living at the same address).
- We will pay the benefit for permanent total disablement (other than by loss of sight or limb) after a period of 12 consecutive months disability.
- We will pay the benefit if permanent disability results from accidental bodily injury caused by exposure to the elements.

What are the significant or unusual exclusions or limitations?

The following are excluded from cover under your policy:

- Cover is only available if the insured persons are resident in the UK for at least 40 weeks in any 52 week period.
- Accidental bodily injury does not include any sickness, disease or any naturally occurring condition or degenerative process or the result of any gradually operating cause.
- War and similar risks.
- The Insured Person serving on active duty in any Armed Force.
- Suicide, attempted suicide or self inflicted injury.
- Wilful exposure to danger (except in an attempt to save human life).
- Radioactivity.

- Participation in any criminal act.
- Flying other than while travelling as a fare-paying passenger on a licensed aircraft.
- Intoxicating liquor or drugs taken by the Insured Person.
- Hazardous pursuits.

For full details of these exclusions, please see your Policy document overleaf.

How long does my insurance run for?

The policy will remain in force until the end of the month before the insured person's 81st birthday, as long as you pay your monthly premium.

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

You have the right to cancel your policy within 14 days of the day on which you receive your policy.

How do I make a claim?

Should you need to make a claim under your policy please contact us on 01494 738811 between 9.00am and 5.00pm Monday to Friday (calls may be recorded and/or monitored). Or write to us at Norwich Union Direct, PO Box 691, Amersham, Bucks, HP6 5EA.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to our Policy Administration Manager at Norwich Union Direct, PO Box 691, Amersham, Bucks HP6 5EA or telephone us on 01494 432952 (calls may be recorded and/or monitored). We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.