

Policy Summary – Halifax Personal Accident Plan

1. What is this Keyfacts document?

This is a summary of the policy cover for the Halifax Personal Accident Plan. It does not include the full terms and conditions of the contract, which can be found in the policy document.

2. Who is providing this insurance policy?

This policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

3. What type of insurance policy is this?

This is a Personal Accident policy that, subject to the terms, conditions and exclusions contained in the policy document, will pay out financial benefits in the event of an insured person sustaining a bodily injury that leads to death, permanent total disablement, permanent disability, fractures, burns or hospitalisation.

4. What are the significant features and benefits of this policy?

The cover available under the Halifax Personal Accident Plan is determined by the plan that is selected.

	Standard	Premier
Accidental death	£25,000	£50,000
Permanent total disablement from any work of any kind	£50,000	£75,000
Permanent disability		
loss of sight in both eyes	£50,000	£75,000
loss of two or more limbs	£50,000	£75,000
loss of one limb and the sight in one eye	£50,000	£75,000
loss of speech	£50,000	£75,000
loss of hearing in both ears	£50,000	£75,000
loss of sight in one eye	£25,000	£50,000
loss of one limb	£25,000	£50,000
loss of hearing in one ear	£10,000	£15,000
loss of use of a shoulder, elbow, wrist, hip, knee or ankle	£7,500	£11,250
loss of one thumb	£7,500	£11,250
loss of one forefinger	£5,000	£7,500
loss of any other finger	£2,500	£3,750
loss of one big toe	£2,500	£3,750
loss of any other toe	£500	£750
Fractures		
hip, upper leg, heel or pelvis (including coccyx)	£500	£1,000
lower leg, skull, collar bone, ankle, arm (including wrist and elbow)	£350	£700
hand (excluding fingers), foot (excluding toes & heel), shoulder blade, knee-cap or sternum	£250	£500
any other fracture	£125	£250
Burns		
third degree burns to 15% or more of body surface or 50% of either hand surface	£5,000	£7,500
third degree burns to at least 4% but to less than 15% of body surface (except hands)	£2,500	£3,750
second degree burns of 9% or more of body surface	£2,500	£3,750
Hospitalisation per day (up to a maximum of 100 days)	£50	£100

The monthly premiums inclusive of Insurance Premium Tax (currently 5%) are shown below

	Standard	Premier
Insured only	£5.95	£9.45
Insured and partner	£10.45	£16.95

Any eligible children will be included under the Plan at no extra cost.

Eligible children means all your children, stepchildren and legally adopted children who at the time of sustaining a bodily injury are over 30 days and under 19 years of age, permanently living with you or your partner and who are single.

Reduced benefits apply in respect of eligible children and these are specified in full within the Benefits section of the policy document.

To help maintain the value of the cover, both the benefits and premium are increased by 5% of their initial amounts at renewal each year.

5. What are the significant and unusual exclusions and limitations?

Exclusions are conditions or circumstances not covered by the policy. These are detailed within the Exclusions section of the policy document and have been summarised as follows

- driving with more alcohol in the blood than is allowed by law
- motorcycling (including riding mopeds and motor tricycles) as a driver or passenger
- diving, mountaineering, rock or cliff climbing, pot-holing, parachuting, sport as a professional, boxing, racing (other than on foot) or flying (except air travel as a fare-paying passenger)
- engaging in military duty
- intentional self-inflicted injury, suicide or attempted suicide
- taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- if the insured person has reached the age of 60 years on or before the effective date of the policy

Other insurance as specified within the Conditions section of the policy document;

An insured person cannot keep in force or claim benefit under more than one policy principally providing death or disability benefits as a result of bodily injury which has been issued under guaranteed acceptance and is administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC and in respect of which a premium is paid.

Reduced benefits as specified within the Benefits section of the policy document;

Benefits are halved at age 65 and the permanent total disablement benefit will cease to apply.

Age qualification as specified within the Benefits section of the policy document;

Cover ceases at the first renewal date after the insured person reaches the age of 75.

6. What is the duration of the policy?

This insurance policy runs for 12 months from the effective date shown on the Insurance Schedule. Prior to the expiry of the policy, you will be notified whether we are prepared to offer renewal terms.

7. What are the cancellation rights?

Following your purchase of this policy and receipt of the policy documentation, you have 14 days in which to consider the cover provided and ensure that it meets your requirements.

When renewal terms are issued, you will also have 14 days after the renewal date to consider the cover provided and ensure that it continues to meet your needs.

If you decide not to continue with the policy then you should either write to us or telephone the Customer Services helpline number on 0845 0700 456* (Monday to Friday 9am - 5pm). On receipt of your notice, we will refund any premiums you may have already paid from the effective date or renewal date of the policy, provided you have not made a claim in the meantime.

8. How do I notify you of a claim that I wish to make?

If you or your legal representatives wish to notify us of a claim, please contact us

...in writing Write to FirstAssist, Claims Department, 1 Drake Circus, Plymouth PL1 1QH

...by phone Telephone 0845 0700 456* (Monday to Friday 9am - 5pm)

9. How do I make a complaint about this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC. The full procedure is explained within the Complaint procedure section of the policy document.

If you wish to register a complaint, please contact us

...in writing Write to FirstAssist, Customer Relations Department, 1 Drake Circus, Plymouth PL1 1QH

...by phone Telephone 0845 758 5775* (Monday to Friday 9am - 5pm)

...by email Contact customerrelations.plymouth@firstassist.co.uk

Complaints that cannot be resolved by FirstAssist may be referred to the Financial Ombudsman Service, whose contact details are Financial Ombudsman Service, (Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR

...by phone 0845 080 1800

...by email enquiries@financial-ombudsman.org.uk

...website www.financial-ombudsman.org.uk

10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies.

The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met.

Further information can be obtained from the Financial Services Compensation Scheme by visiting their website www.fscs.org.uk, by contacting them via email on enquiries@fscs.org.uk or by telephone on 020 7892 7300.

* For your protection, calls may be recorded and may be monitored.

This policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110.

Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. is 310671.

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462.

Registered office at 1 Minster Court, Mincing Lane, London EC3R 7YH.

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. is 202715.

You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.