

CONDITIONS

1. Notice must be given to the Insurer as soon as reasonably practicable of any Accident which causes or may cause disablement within the meaning of this insurance, and the Insured Person must as early as possible place himself under the care of a duly qualified Medical Practitioner. Notice must be given to the Insurer as soon as reasonably practicable in the event of the death of the Insured Person resulting or alleged to result from an Accident.
2. It is a condition precedent to the Insurers' liability to pay compensation to the Insured Person or his representatives, that all medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical advisor, appointed by or on behalf of the Insurer and that such medical advisors shall, for the purpose of reviewing the claim, be allowed so often as may be deemed necessary to make examination of the Insured Person.
3. Any fraud, concealment, or deliberate mis-statement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder shall render this insurance null and void and all claims hereunder shall be forfeited.
4. If the consequence of an injury shall be aggravated by a physical disability or condition of the Insured Person which existed before the Accident occurred, the amount of any benefits payable under this insurance in respect of the consequences of the Accident shall be the amount which is reasonably considered would have been payable if such consequences had not been so aggravated.
5. It is a condition that this policy is only available to You if You are permanently resident in the United Kingdom and registered with a Medical Practitioner in the United Kingdom.

CANCELLATION

We hope You are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with Your requirements, please return it to Lifesure Group Limited, within 14 days of issue Insurers will refund Your premium. Thereafter You may cancel the policy at any time, however no refund of premium is payable.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured Person at his/her last known address. Provided the premium has been paid in full the Insured Person shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

GOVERNING LAW

This certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Insured Person's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

DATA PROTECTION ACT 1998

Please note that any information provided to the Insurer will be processed by the Insurer and their agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information, in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area.

CLAIMS PROCEDURE

All claims must be notified in writing to the following company who have been appointed by the Insurer to deal with claims:

Direct Group Travel Services, P O Box 800, Halifax, HX1 9ET
Tel: 0844 412 4296 Fax: 0844 412 2724

In all correspondence please state Your insurance is provided by UK General Insurance Limited and quote ref no: 00417

In the event of a claim please apply to Direct Group Travel Services for a claim form. UK General Insurance Limited are an insurers agent and in the matters of a claim act on behalf of the Insurer.

COMPLAINTS PROCEDURE – POLICY SALES

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance You should in the first instance contact:

The Corporate Manager of Lifesure Group Limited
3 Fenice Court, Eaton Socon, St Neots, Cambs PE19 8EW

Tel: 01480 402460 Fax: 01480 403897 E-mail: info@lifesure.co.uk

In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

The Customer Relations Manager, UK General Insurance Limited
Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ.

Tel: 0845 218 2685 E-mail: Customerrelations@ukgeneral.co.uk

In all correspondence please state Your insurance is provided by UK General Insurance Limited and quote scheme reference: 00417

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff.

You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR Tel: 0800 023 4567

COMPLAINTS PROCEDURE – CLAIMS

It is the intention to give You the best possible service but if You do have any questions or concerns about the handling of a claim You should in the first instance contact:

The Corporate Manager, Lifesure Group Limited,

3, Fenice Court, Eaton Socon, St Neots, Cambs PE19 8EW

Tel: 01480 402460 Fax: 01480 403897 E-mail: info@lifesure.co.uk

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South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR Tel: 0800 023 4567

The above complaints procedures are in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizen Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS.



IN CAR FAMILY PERSONAL ACCIDENT SCHEME



Lifesure Group

Lifesure Group Limited
3 Fenice Court, Eaton Socon, St Neots, Cambs PE19 8EW
Tel: 01480 402460 Fax: 01480 403897

Certificate of Insurance

In Car Family Personal Accident Scheme arranged through Lifesure Group Limited

This is to certify that in accordance with the authorisation granted under Contract No: CSPXXXX19811 to Lifesure Group Limited by UK General Insurance Limited on behalf of Ageas Insurance Limited the said UK General Insurance Limited agree to provide insurance in accordance with the terms and conditions contained herein or endorsed hereon. Ageas Insurance Limited are Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA. Lifesure Group Limited, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

SCHEDULE OF BENEFITS

1. Accidental Death	£15,000
2. Total and irrecoverable loss of sight of both eyes	£30,000
3. Total and irrecoverable loss of sight of one eye	£15,000
4. Loss of two limbs	£30,000
5. Loss of one limb	£15,000
6. Total and irrecoverable loss of sight of one eye and loss of one limb	£30,000
7. Permanent Total Disablement (other than total loss of sight of one or both eyes or loss of limb)	£30,000
8. Temporary Total Disablement during such disablement but not beyond 52 weeks from the date on which the Insured Person first became disabled and excluding the first 14 days of each disablement.	Up to £150 per week
9. Hospital daily cash benefit £50 for each complete day of confinement as an in-patient but not beyond 10 days and excluding the first complete day.	

PROVISO

- For children under 16 years of age benefit 1 Accidental Death is limited to £2,500 and benefits 2-7 are limited to £10,000.
- Benefit 8 Temporary Total Disablement is only payable to persons in full time gainful employment and shall not exceed 66.67% of their average gross weekly wage.

We, the Insurer agree that if the Insured Person sustains Bodily Injury during the Period of Insurance, the Insurer will pay to the Insured Person, or to the Insured Persons Executors or Administrators, according to the Schedule of Benefits after the total claim shall be substantiated under this insurance.

Provided Always That:

- benefits shall not be payable under more than one of the items of the Schedule of Benefits in respect of the consequences of one Accident.
 - No weekly benefits shall become payable until the total amount thereof has been ascertained and agreed. If payment is made for weekly benefits, the amount paid shall be deducted from any lump sum becoming claimable in respect of the same Accident.
- The total sum payable under this insurance in respect of any one or more Accidents shall not exceed in all the largest sum insured under any one of the items contained in the Schedule of Benefits, except that the Insurer will in addition pay Hospital benefit.

- If an Accident causes the death of the Insured Person within twelve months following the date of the Accident and prior to the definite settlement of the benefits for disablement provided for under Items 2 to 7 of the Schedule of Benefits, there shall be paid only the compensation provided for in the case of death.
- Benefits shall only be payable under items of the Schedule of Benefits if:
 - Under Item 1, death occurs within twelve months of the date of the Accident,
 - Under Items 2 to 6, loss occurs within twelve months of the date of the Accident,
 - Under item 7, the Insured Person becomes totally disabled within twelve months of the date of the Accident, and such disablement lasts for twelve consecutive months.

This insurance covers the Insured Person, the Insured Person's Spouse, Dependent Children and named drivers whilst driving or travelling (including embarking and disembarking) in a privately owned automobile which is registered in the Insured Person's name and driven by the Insured Person or an authorised named driver.

ROAD RAGE BENEFIT

We, the Insurer also agree that if an Insured Person is injured solely and directly as a result of a physical and criminal Assault following a road traffic Incident during the Period of Insurance we will pay to the Insured Person, according to the Schedule of Benefits below.

SCHEDULE OF BENEFITS

- Hospital daily cash benefit £20 for each complete day of confinement as an in-patient but not beyond 6 days and excluding the first complete day.
- Emergency Dental Treatment up to £250 to relieve pain.
- Clothing and Personal Effects up to £150 if lost or damaged.
- Five sessions of stress counselling arising from an Assault, which results in either Total Permanent Disablement or confinement in Hospital for a period in excess of 2 days up to £1,000

DEFINITIONS

Accident means any bodily injury which is caused by a sudden, unexpected event occurring at a time and place following a road accident within the Territorial Limits.

Assault means an intentional or reckless act that causes immediate and unlawful violence to your person caused by an unknown third party at an identifiable time and place during the Period of Insurance.

Bodily Injury means a physical injury during the Period of Insurance, resulting solely and independently from an Accident which within 12 months from the date of the Accident results in the Insured Person's death or disability.

Dependent Children means children under 18 years of age (or 21 years if in full time education) and normally living at home.

Emergency Dental Treatment means treatment to natural teeth to relieve pain as a result of Assault and arising within seven days of the Incident.

Hospital means a lawful establishment (other than a convalescent, nursing or rest home or convalescent, nursing, self care or rest sections unit of a hospital) which has accommodation for resident patients with organised facilities for diagnosis and major surgery and which provides a 24 hour a day nursing service by registered nurses.

Incident means a sudden, unexpected event occurring at a time or place, which can be identified during the Period of Insurance.

Insurer means UK General Insurance Limited on behalf of Ageas Insurance Limited.

Insured Person means any person aged 18 to 75 years inclusive resident in the United Kingdom and holding current private car insurance arranged through the Lifesure Group of companies who has requested and paid or agreed to pay the premium for this insurance and said person's Spouse, Dependent Children and named drivers.

Loss of Limb(s) means the loss of a hand or foot by permanent physical severance or total loss of use of an entire hand or foot.

Loss of Use means the total and irrecoverable loss of use where the loss is continuous for 12 months and such loss of use is deemed permanent and beyond possibility of improvement.

Medical Practitioner means a registered practising member of the medical profession who is not related to You or any person with whom You are travelling.

Period of Insurance means the period of time covered by this insurance which is deemed to run concurrently and for the same period as the private car insurance arranged by the Insured Person through the Lifesure Group of companies.

In the event of cancellation of the private car insurance all cover under this insurance shall cease and no return in premium for the unexpired period will be made. In no event shall the period of this insurance exceed twelve months in all.

Permanent Total Disablement means disablement which entirely prevents the Insured Person from attending to any remunerative occupation and which after a period of 12 months from the date of disablement, is in the opinion of a medical referee, beyond possibility of improvement.

Spouse includes a partner who has been cohabiting with the Insured Person at the same place of residence as the Insured Person for a minimum of twelve months, if not married.

Temporary Total Disablement means disablement which prevents the Insured Person from attending to their usual business or occupation.

Territorial Limits means anywhere in the world.

EXCLUSIONS APPLICABLE 1 TO 9

This insurance does not cover death or disablement directly or indirectly arising out of or consequent upon or contributed to by:

- Use of the private passenger vehicle for:
 - conveyance of passengers for hire and reward
 - racing competition, rallies, trials, speed testing or for any purpose in connection with the motor trade.
- The Insured Person committing or attempting to commit suicide or intentionally inflicting self injury, while sane or insane.
- War, invasion, act of foreign enemy, hostilities (whether war to be declared or not), civil war, rebellion, revolution, insurrection or usurped power.
- Deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act, or being under the influence of alcohol or drugs.

EXCLUSIONS APPLICABLE 10 TO 13

This insurance does not cover claims directly or indirectly arising out of or consequent upon or contributed to by:

- The Insured Person committing or attempting suicide, intentionally self-inflicting injury or deliberate exposure to exceptional danger (except in an attempt to save human life).
- The Insured Person at the time of the Incident having an alcohol or drug content in their blood or urine in excess of the legal limit.
- A provoked Assault, fighting (except in bona fide self defence) or a criminal act committed by the Insured Person.
- An Assault resulting from any matrimonial dispute.