

GOLD
Personal Accident Plan Insurance
Summary Of Cover



ace europe

keyfacts

Group Policyholder Union of Brunel Students

Policy Number 51UK452594 /027

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group limited.

Significant Features and Benefits (See Page 2 of Policy)

Benefit Description		Benefit Amount Scale of Benefits		
		Gold	Gold + 1 Unit	Gold + 2 Units
Section 1 – Personal Injury Insurance		Gold	Gold + 1 Unit	Gold + 2 Units
1	Accidental Death	£10,000	£10,000	£10,000
2	Permanent Disability - Scale of Benefits			
	A. Permanent Total Disablement (other than by Permanent Disability specified in B to G below)	£50,000	£75,000	£100,000
	B. Total organic paralysis	£50,000	£75,000	£100,000
	C. Total loss of intellectual capacity	£50,000	£75,000	£100,000
	D. Loss of Sight in both eyes	£50,000	£75,000	£100,000
	E. Loss of Limb	£50,000	£75,000	£100,000
	F. Loss of Sight in one eye	£25,000	£37,500	£ 50,000
	G. Total loss of hearing in both ears	£25,000	£37,500	£ 50,000
	H. Total loss of speech	£25,000	£37,500	£ 50,000
	I. Total Loss of or loss of use of:			
	i. a hip, knee, ankle or wrist	£20,000	£30,000	£ 40,000
	ii. a thumb	£12,500	£18,750	£ 25,000
	iii. a shoulder or elbow	£10,000	£15,000	£ 20,000
	iv. any finger or a big toe	£ 5,000	£ 7,500	£ 10,000
	J. Damage to internal organs resulting in loss of use of:			
	i. lung	£25,000	£37,500	£50,000
	ii. kidney	£ 7,500	£11,250	£15,000
	iii. spleen	£ 5,000	£ 7,500	£10,000
	F. Total loss of hearing in one ear	£ 5,000	£ 7,500	£10,000
	G. Facial disfigurement provided that the permanent scarring affects at least 20% of the facial area	£ 1,000	£ 1,500	£ 2,000
	H. Benefit for any Permanent Disability not noted above will be calculated on a medical assessment by the ACE of the degree of disability relative to this scale without reference to the Insured Person's occupation Provided that:			
	a. The total benefit payable shall not exceed 100% of the amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident.			
	b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.			
3	Temporary Total Disablement Deferment Period 7 day Benefit Period 52 weeks	£30 per week	£40 per week	£50 per week
4	Loss of Earnings Deferment Period 7 days Benefit Period 26 weeks	Not Insured	£25 per week	£50 per week
5	Hospital Confinement Benefit Period 90 days	£10 per day	£20 per day	£30 per day
6	Emergency Travel Expenses	Up to £100	Up to £125	Up to £150
7	Dental Expenses	Up to £200	Up to £400	Up to £600
Section 2 – Supplementary Travel and Accommodation Expenses in the United Kingdom		See Policy Wording for full details		
Section 3 – Examination Re-Sit Expenses		Not Insured	See Policy Wording for full details	

Significant or Unusual Exclusions or Limits

This policy does not cover:

- Persons aged over 70 years
- Sickness or disease
- Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause
- Post Traumatic Stress Disorder or any psychological or psychiatric condition
- Pre-existing physical defects
- Suicide or self-inflicted injury
- Illegal acts
- Abuse of solvents or drugs
- Drunk Driving
- engaging in:
 1. aviation as pilot or crew of a fixed wing rotary aircraft;
 2. canoeing, boating or sailing more than 4.5 miles from the coastline;
 3. underwater diving unless in accordance with BSAC or PADI regulations;
 4. activities undertaken in the pursuit of danger e.g. bungee jumping and fire-walking
- Members of the armed forces
- War

Policy Section that contains further details

Exclusions – Page 5

Scope

The Policy provides personal injury cover for accidents which occur at activities recognised by and under the auspices of the Group Policyholder, including travelling to and from the activity.

The cover is provided to any full-time or part-time student or other person who is affiliated to the Group Policyholder and whose inclusion has been agreed by them.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement and is annually renewable.

Right of Cancellation

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium may be payable. The Insured may not cancel this Policy.

How to Claim

All incidents which may give rise to a claim must be reported immediately. If you require emergency medical and travel assistance abroad, please contact ACE Assistance in accordance with the details at the bottom of the page, for advice on how to proceed. For all other claims, contact The Education Affinity Team at Endsleigh Business Insurance Services – Tel: 01242 866800 or in writing to Endsleigh Business Insurance Services, Hadley House, Shurdington Road, Cheltenham GL51 4UE, as soon as possible. Any necessary claim forms will be despatched on notification.

If you prefer, you can also contact us by writing to The Claims Service Team, ACE European Group limited, 200 Broomielaw, Glasgow, G1 4RU or sending an e-mail to ah.ukclaims@acegroup.com.

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us, quoting your Policy details, so we can deal with your complaint as soon as possible. Our contact details are:

The Customer Service Manager, ACE European Group Limited, 200 Broomielaw, Glasgow, G1 4RU

Telephone: 0800 389 8425

E-mail: A&Hcustserv.complaints@acegroup.com

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Financial Service Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Further information about compensation scheme are available from the FSCS.