

# Perkins Slade Ltd Group Personal Injury Insurance Policy

## Personal Accident

### Summary Of Cover



ace europe

## keyfacts<sup>®</sup>

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

#### Personal Accident

Accidental bodily injury resulting in:

Death	£10,000
Permanent Total Disablement	£50,000
Permanent Disabling Injuries	Up to £50,000
Temporary Total Disablement	£50 per week
Benefit Period 26 weeks	
Deferment Period 28 days	
Dental Injury	Up to £500
Hospital Confinement	£30 per day
Convalescence	£100
Broken Bones:	
Leg	£200
Arm	£100

Whilst:

- a) participating in any activity recognised by the Group Policyholder or the Association to which affiliated, or  
b) whilst coaching Members of the Group Policyholder in any activity recognised by the Group Policyholder or the Association to which affiliated  
- anywhere in the world including direct travel thereto and therefrom such activity within the United Kingdom, Isle of Man, The Channel Islands or the Republic of Ireland.

### Significant or Unusual Exclusions or Limits

This policy does not cover:

- Anybody over the age of 80 years
- Any foreign nationals not resident within the UK
- Professional sports person or professional entertainer
- Suicide or deliberate self harm
- Member of the armed forces whilst on active duty
- Post traumatic stress disorder, psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome
- Influence of solvents, drugs or medication unless prescribed
- HIV, AIDS or AIDS-Related Complex
- Driving whilst under the influence of alcohol over the legal limit
- any act of terrorism involving the use of Nuclear, Chemical or Biological Weapons or Agents

### Policy Section that contains further details

Cover – Page 4  
Exclusions – Pages 7 to 8

#### Duration of Policy

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

#### Right of Cancellation

An Insured Person may cancel their individual cover by writing to the Group Policyholder and asking that their name be removed from the list of Insured Persons. No refund of premium will be allowable.

#### How to Claim

Should you wish to make a claim under this policy you should contact Perkins Slade Ltd at 3 Broadway, Broad Street, Birmingham, B15 1BQ. Telephone 0121 698 8000 Fax: 0121 625 9000 within 30 days or as soon as possible after the date of occurrence.

#### 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, in the first instance please contact The Chairman at Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham, B15 1BQ. Telephone 0121 698 8000 Fax: 0121 625 9000 Alternatively please contact:

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

Telephone: 0800 783 9071

Fax: 01293 597376

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 arrangements are available from the FSCS.