



## Personal Accident & Accidental Death Policy Summary

### Introduction

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to ensure you fully understand the cover provided.

### Insurer

This insurance policy has been arranged by Motorplus Limited with Qdos Broker & Underwriting Services Limited and is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

### Type of insurance and cover provided

This insurance policy will pay a benefit to the insured in the event of loss, damage, death or bodily injury whilst driving or travelling in the insured vehicle.

### Significant features and benefits

The insurer will pay the following benefits to the insured following the occurrence of an insured event as listed below:

1. Accidental death	£30,000
2. Loss of sight in one or both eyes	£30,000
3. Loss of one or more limbs	£30,000
4. Permanent total loss of speech	£30,000
5. Permanent total loss of hearing	
- in one ear	£7,500
- in both ears	£30,000
6. Permanent total disability	£30,000

### Significant exclusions or limitations

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, you are advised to refer to the Policy Wording for full details.

#### Cover does not apply to:

- Claims arising from or relating to physical or mental conditions or disabilities of a recurring or chronic nature which you suffered and were known to suffer, prior to the inception of this insurance.
- Death or disablement arising out of, consequent upon or contributed to by:
  - use of the insured vehicle for hire or reward, racing, competition, rallies, trials, speed testing or for any purpose in connection with the motor trade, haulage or courier services, minibuses, private or public hire or professional driving instruction;
  - riding a motorcycle or moped as a driver or passenger;
  - you or another insured person committing or attempting to commit suicide or intentionally inflicting self injury, while sane or insane;
  - deliberate exposures to exceptional danger (except in an attempt to save human life), or the insured person's own criminal act, or being under influence of alcohol or drugs;
  - provoked assault or fighting (except in bona fide self defence);
  - any matrimonial or family dispute.

#### Conditions of this cover:

- The insured person must be less than 81 years of age and must be normally resident in the United Kingdom – see **This Policy Will Cover**
- If the consequence of an injury is aggravated by a physical disability or condition of an insured person which existed before the accident occurred, the amount of any compensation 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 – see **General Conditions 3**

- This insurance runs consequently with your motor insurance policy. In the event that you cancel or do not renew your motor insurance policy all cover under this insurance shall cease – see **This Policy Will Cover**

### Duration of cover

This policy runs concurrently with your motor insurance policy and will normally expire one calendar year from the date it was issued. In the event that you cancel or do not renew your motor insurance policy all cover under this insurance shall cease.

### Cancellation right

You may cancel this policy at any time by sending a written instruction to **XXXXXX** and returning your insurance documents.

This insurance runs concurrently with your motor insurance policy. In the event of cancellation or non-renewal of your Motor insurance policy all cover under this insurance shall cease. If the policy is cancelled within the 14 day withdrawal period a full refund of premium will be given. If the policy is cancelled after the 14 day withdrawal period there will be no refund in premium.

The insurer may cancel this insurance by giving 14 days' notice in writing. In the event of cancellation a refund of a proportionate part of the premium corresponding to the un-expired period of insurance will be given provided you have not made a claim against this Policy.

### Making a claim

When a claim or possible claim occurs, you or an insured person must notify Motorplus Limited, in writing, as soon as possible.

Motorplus Limited  
Kircam House  
Whiffler Road  
NORWICH  
NR3 2AL

Tel: 01603 420 000  
Fax: 01603 420 010

You or the insured person must seek and follow advice from a registered medical practitioner, and have any medical examination that Motorplus Limited requests. If an insured person dies, Motorplus Limited will be entitled to ask for, at their expense, a post-mortem examination. You or any insured person must provide (at your or their own expense) any documents, information and evidence Motorplus Limited requires.

### How to make a complaint

We hope that you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please write to the Chief Executive Officer at:

Motorplus Limited  
Kircam House  
Whiffler Road  
NORWICH  
NR3 2AL

Please ensure your policy number is quoted in all correspondence to ensure a quick and efficient response.

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 but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at:

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

Telephone: 0845 080 1800  
Fax: 0207 964 1001

Please note you have 6 months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

### Compensation Scheme

**XXXXXX** 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. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.