

ESSENTIAL Endsleigh Personal Accident Insurance Plan for Students

Summary Of Cover



ace europe

Group Policyholder London Metropolitan University Students' Union

Policy Number 51UK452595/189

keyfacts

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 to Endsleigh Insurances (Brokers) Ltd. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group limited.

Benefit Description		Benefit Amount Scale of Benefits		
		Essential	Essential +1 Unit	Essential +2 Units
Section 1 – Personal Injury Insurance				
1	Accidental Death	£30,000	£30,000	£30,000
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 days Benefit Period 52 weeks	£40 per week	£50 per week	£60 per week
4	Loss of Earnings Deferment Period 7 days Benefit Period 26 weeks	£65 per week	£65 per week	£65 per week
5	Hospital Confinement Benefit Period 120 days	£20 per day	£20 per day	£20 per day
6	Emergency Travel Expenses	Up to £150	Up to £150	Up to £150
7	Dental Expenses	Up to £1,000	Up to £1,000	Up to £1,000
Section 2 – Supplementary Travel and Accommodation Expenses in the United Kingdom		See Policy Wording for full details		
Section 3 – Course Deferment Expenses		Up to £3,000	Up to £3,000	Up to £3,000
Section 4 – Coma Deferment Period 14 days Benefit Period 52 weeks		£140 per week	£140 per week	£140 per week
Section 5 – Medical Certificate Expense		Up to £40 per certificate	Up to £40 per certificate	Up to £40 per certificate

Significant or Unusual Exclusions or Limits

Policy Section that contains further details

This policy does not cover:

- Section 5 – Broken Bones, Section 6 – Primary Dislocation, Section 7 – Physiotherapy
- 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
- ACE shall not be liable for payment of any benefit for Permanent Total Disablement if the Insured Person is retired from gainful employment and receiving a pension of any kind.
- ACE will not pay any claims which would result in ACE being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America

Exclusions – Page 6

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 by the Group Policyholder.

Right of Cancellation

An 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.

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 on 0207 173 7798, 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, 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 ACE Claims Service Team, PO Box 4511, Dunstable, LU6 9QA or sending an e-mail to claims@acegroup.com.

Complaints Procedure

In the event of a complaint relating to the sale of this policy please contact the following:

Complaints Officer, Endsleigh Business Insurance Services Ltd, Shurdington Road, Cheltenham, GL51 4UE

Telephone: 01242 866800

In the event you have a complaint in relation to how your claim was handled please contact the following:

The Customer Relations Dept, ACE European Group Limited, PO Box 4510, Dunstable, LU6 9QA

Telephone: 0800 519 8026

E-mail: customerrelations@acegroup.com

The Insured Person has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with ACE or Endsleigh's final response.

Their contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: +44 (0) 800 023 4567 (free from most landlines, charges may apply from a mobile phone)

+44 (0) 300 123 9 123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone)

E-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights please contact the Citizens Advice Bureau.

Financial Service Compensation Scheme

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