

Accidental Death Benefit Plan

Your policy

Please keep this policy document in a safe place in case you or your legal representatives need to refer to it in the future.

Introduction

Please read this policy carefully and make sure you understand it. If you have any questions about this insurance please write to the administrators of this policy Trent-Services (Administration) Ltd by post or email or telephone:

Trent-Services (Administration) Limited
Trent Lodge
Stroud Road
Cirencester
Gloucestershire GL7 6JN

Telephone: 01285 626020

Email: admin@trent-services.co.uk

If you change your postal or email address, please tell Trent-Services (Administration) Ltd soon as possible. Also tell Trent-Services (Administration) Ltd about any other change which affects any insured person and means that they may have to amend the policy.

If your legal representatives need to make a claim, they should call the Cigna Insurance Services on 0844 5790019 (Monday to Friday 9am - 5pm). For your protection, calls may be recorded and may be monitored.

The Insurance Contract

The policy is a legal contract between you and us. The policy wording, your schedule and any endorsements make one document and you should read them together.

We will provide the cover set out in this policy, provided you pay the premium and meet all the conditions.

The laws of England and Wales, Scotland and Northern Ireland allow us both to choose the law which will apply to this contract. We have chosen Scottish law to apply if you live in Scotland and the law of England and Wales to apply if you live elsewhere in the United Kingdom. The language used in this policy and any communications relating to it will be in English.

The insurer is Cigna Europe Insurance Company S.A.-N.V. UK Branch Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority.

Details of the extent of our regulation by the Financial Conduct Authority are available on request.

The policy is managed and claims are administered on behalf of the insurer by Cigna Insurance Services (Europe) Limited. Cigna Insurance Services (Europe) Limited is registered in England & Wales No. 4617110, Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority.

The policy is issued and administered on behalf of Cigna Insurance Service (Europe) Limited by Trent-Services (Administration) Ltd. Trent-Services (Administration) Ltd is registered in England & Wales No. 05297950, Registered Office: Trent Lodge, Stroud Road, Cirencester, Gloucestershire GL7 6JN. Trent-Services (Administration) Ltd are authorised and regulated by the Financial Conduct Authority No. 315285 www.fca.org.uk

The policy is issued for a period of 12 months from the effective date.

Definitions

Air travel

Boarding, travelling in or getting out of any fully licensed passenger carrying aircraft (owned by a registered commercial airline) as a fare-paying passenger.

Bodily injury

A bodily injury which is the direct result of an accidental, external, violent and visible cause, including accidental injury as a direct result of being exposed to the elements. This does not include an injury caused by sickness, disease or any naturally occurring condition or process.

Cigna Insurance Services

Cigna Insurance Services (Europe) Limited who manages the policy and administers claims on behalf of the insurer.

Effective date

The date shown on the schedule or endorsement from which cover (or an amendment to the cover) under the policy commences.

Endorsement

Any alteration made to the policy which has been agreed by us in writing.

Insured person

The person named on the schedule

Insurer, we, us, our

Cigna Europe Insurance Company S.A.-N.V.

Trent-Services (Administration) Ltd

Trent-Services (Administration) Ltd who issue and administer the policy on behalf of Cigna Insurance Services (Europe) Limited

You, your

The policyholder named on the schedule.

Benefits

We will pay you the appropriate benefit if, during any period of insurance, an insured person sustains a bodily injury which, within 52 weeks, is the only cause of death. The benefit we pay will be the amount that applied at the date the insured person was injured.

Table of benefits	
Accidental Death	£10,000

Exclusions**Activity exclusions**

We will not pay the benefit if you sustain a bodily injury while doing any of the following

- driving with more alcohol in the blood than is allowed by law
- driving a vehicle where you do not hold a current British or European driving licence to drive such a vehicle
- driving a vehicle without valid insurance
- motorcycling (including riding mopeds and motor tricycles) as a driver or passenger
- diving (including scuba diving), mountaineering, rock or cliff climbing, pot-holing, parachuting, sport as a professional, boxing, racing (other than on foot) or flying (except air travel - see definitions) or training or practising for any of these activities
- carrying out your duties in one of the armed forces.
Travelling between your home and normal place of work is not military duty as long as the home and place of work are not on the same military site.

Individual exclusions

We will not pay the benefit in the following circumstances

- as the result of intentional self-inflicted injury, suicide or attempted suicide
- as a result of taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- as the result of being under the influence of excess alcohol
- committing or attempting to commit a criminal offence
- whilst a detainee in a prison establishment
- if you have reached the age of 60 years on or before the effective date of the policy.

General Exclusions

War risks

We will not pay the benefit if you sustain a bodily injury as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorism, insurrection or military or usurped power.

Radioactive contamination

We will not pay the benefit under this policy if you sustain a bodily injury caused directly or indirectly by or contributed to by

- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
- the radioactive, toxic, explosive or other dangerous properties of any nuclear assembly or nuclear component machinery thereof.

Conditions

Period of insurance

This is contract of insurance with a single period of insurance of 12 months only. At the expiry of this period of insurance no renewal will be offered.

Reasonable care

You should take all reasonable steps to prevent any occurrence which may give rise to a claim under this insurance.

Residence

This policy only applies while you are permanently resident in the United Kingdom.

Other insurance

You cannot keep in force or claim benefit under more than one policy principally providing a death benefit as a result of bodily injury which has been issued under guaranteed acceptance and is administered by Trent-Services (Administration) Ltd or Cigna Insurance Services (Europe) Limited and underwritten by Cigna Europe Insurance Company S.A.-N.V and in respect of which a premium is not charged.

Transferring the policy

You cannot transfer the cover or benefits of this policy to anyone else.

Notice of trust or assignment

We will not accept or be affected by notice of any trust or assignment or the like which relates to this policy.

Cancelling the policy

Following the commencement of this policy and receipt of the policy documentation, you have 14 days in which to consider the cover provided and ensure that it meets your requirements.

If you decide not to continue with the policy, then you should either write to Trent-Services (Administration) Ltd by post or email admin@trent-services.co.uk

Should you wish to cancel your policy outside of the 14 day review period following the commencement or renewal of the cover, then you must give Trent-Services (Administration) Ltd. at least 7 days' notice in writing by post or email admin@trent-services.co.uk

It may become necessary for us to cancel your policy due to you failing to provide any material information that we ask for in your application for this policy. In these circumstances we may cancel this policy by Trent-Services (Administration) Ltd giving you at least 14 days' notice in writing at your last known address.

When cover ends

Cover under this policy will end

- at the end of 12 months from the effective date
- when we pay the accidental death benefit
- on your death.

How to make a claim

In the event of a claim, your legal representatives should let Cigna Insurance Services know as soon as possible. This can be done by writing to Cigna Insurance Services, 1 Drake Circus, Plymouth, PL1 1QH or by calling 0844 5790019* (Monday to Friday 9am - 5pm). For your protection, calls may be recorded and may be monitored. or by calling Cigna Insurance Services. Any delay in reporting a claim to us will affect how quickly we can deal with your claim.

Claims settlement conditions

1. All claims must be made through your legal representatives.
2. Your legal representatives must do the following
 - tell Cigna Insurance Services in writing or by telephone as soon as is reasonably possible after any incident which may give rise to a claim under the policy
 - provide for Cigna Insurance Services at their own expense any medical certificates and other evidence we may ask for to support the claim..
3. We will pay any benefit due under this policy to your estate.
4. We will not add interest to any amount we pay.

FRAUD

We believe our policyholders are honest - the contract between us is based on mutual trust. However, fraudulent insurance claims are occasionally made. Where fraud (which can include exaggeration) is detected, claims will not be paid and we may refer the matter to the Police for criminal prosecution. The policy may be rendered invalid and we may take other action consistent with our legal rights

Complaints procedure

You have the right to expect the best possible service and support. Trent-Services (Administration) Ltd, or Cigna Insurance Services has not delivered the service that you expected or you are concerned with the service provided, Trent-Services (Administration) Ltd, or Cigna Insurance Services would like the opportunity to put things right. If you feel we

have fallen short of our standards, please contact Trent-Services (Administration) Ltd, or Cigna Insurance Services.

Trent-Services (Administration) Ltd is responsible for complaints arising out of the issue and administration of the policy. Cigna Insurance Services is responsible for complaints arising out of the policy itself and the administration of claims.

Post: Trent-Services (Administration) Limited

Trent Lodge

Stroud Road

Cirencester

Gloucestershire GL7 6JN

Telephone: 01285 626020. For your protection calls may be recorded and may be monitored.

Email: admin@trent-services.co.uk

Post: Cigna Insurance Services (Europe) Limited

Customer Relations Department

1 Drake Circus

Plymouth, PL1 1QH

Telephone: 0844 4124683. For your protection calls may be recorded and may be monitored.

E.mail: customerrelations.plymouth@cignainsurance.co.uk

What to do if you are still not satisfied

If you are still not satisfied then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to Your complaint. We will remind you of the time limits in the final response.

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone

0800 0 234 567, free for people phoning from a “fixed line” (for example, a landline at home)

or

0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman’s final decision, but you are not bound by it and may take further action if you wish. Your rights as a customer to take legal action remain unaffected by the existence or use of Cigna Insurance Services’ complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Financial Services Compensation Scheme

Cigna Europe Insurance Company S.A.-N.V is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

This policy is issued and administered by Trent-Services (Administration) Ltd. The policy is managed and claims are administered on behalf of the insurer by Cigna Insurance Services (Europe) Limited and underwritten by Cigna Europe Insurance Company S.A.-N.V.

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You can check this information on the Financial Services Register by visiting the website www.fsa.gov.uk/register/home.do