

about this insurance policy.

Policy Summary – Accidental Death Benefit

1. What is this Keyfacts document?

This is a summary of the policy cover for Accidental Death. It does not include the full terms and conditions of the contract, which can be found in the policy document. A specimen copy of which is available from Trent-Services (Administration) Limited.

2. Who is providing this insurance policy?

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

3. What type of insurance policy is this?

This is a Personal Accident policy that, subject to the terms, conditions and exclusions contained in the policy document, will pay out a financial benefit in the event of an insured person sustaining a bodily injury that leads to death..

4. What are the significant features and benefits of this policy?

This policy will pay a benefit of £10,000 in the event of your death arising from a bodily injury

| Table of benefits | |
|-------------------|---------|
| Accidental Death | £10,000 |

This benefit is provided free of charge.

5. What are the significant and unusual exclusions and limitations?

Exclusions are conditions or circumstances not covered by the policy. These are detailed in full in the policy document and have been summarised as follows

- driving with more alcohol in the blood than is allowed by law
- driving without a current valid licence
- driving 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
- engaging in military duty
- intentional self-inflicted injury, suicide or attempted suicide
- 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

Other insurance as specified under Conditions in the policy document;

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 Cigna Insurance Services or Trent-Services (Administration) Limited and underwritten by Cigna Europe Insurance Company S.A. N.V and in respect of which no premium is charged.

6. What is the duration of the policy?

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.

7. What are the cancellation rights?

Following 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 within the first 14 days after inception then you should either write to Trent-Services (Administration) Limited by post or email or telephone at:

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

Telephone: 01285 626020
Email: admin@trent-services.co.uk

Both you and the insurer have a right to cancel the policy at other times. It may become necessary for the insurer to cancel your policy due to you failing to disclose any material information that we ask for in your application for cover. Full details are contained in the policy document

8. How do my legal representatives notify you of a claim?

If your legal representatives wish to notify us of a claim, they should contact Cigna Insurance Services
...**Post:** Cigna Insurance Services (Europe) Limited, Claims Department, 1 Drake Circus, Plymouth PL1 1QH
...**Telephone** 0844 5790019* (Monday to Friday 9am – 5pm)

9. How do I make a complaint about this insurance policy?

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

Trent-Services (Administration) Ltd and Cigna Insurance Services aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint please contact Trent-Services (Administration) Ltd or Cigna Insurance Services.

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

Telephone: 01285 626020
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.

Email: customerrelations.plymouth@cignainsurance.co.uk

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

10. Is Cigna Europe Insurance Company S.A.-N.V. covered by the 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.

*For your protection, calls may be recorded and may be monitored.

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.

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

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

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.

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