

# keyfacts<sup>®</sup>

about this insurance policy.

## Policy Summary – Personal Accident Plan by Protect by Unite the Union

### 1. What is this Keyfacts document?

This is a summary of the policy cover for Personal Accident Plan. 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) Ltd.

### 2. Who is providing this insurance policy?

Protect by Unite the Union have arranged this policy on behalf of Unite the Union members.

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) Ltd). 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 financial benefits in the event of an insured person sustaining a bodily injury that leads to death, permanent total disablement, permanent disability, hospitalisation, fractures or burns.

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

You can cover either

- yourself, and
- your partner, and
- your eligible children.

Eligible children means all your children, stepchildren and legally adopted children who at the time of sustaining a bodily injury are over 30 days and under 19 years of age, permanently living with you or your partner and who are single.

Table of benefits	You or your partner	Your eligible children
<b>Accidental Death</b>	£100,000	£5,000
<b>Permanent Disability</b>		
Permanent total disablement which prevents an insured person doing any work of any kind	£100,000	£20,000

Loss of sight in both eyes	£100,000	£20,000
Loss of two or more limbs	£100,000	£20,000
Loss of one limb and the sight in one eye	£100,000	£20,000
Loss of speech	£100,000	£20,000
Loss of hearing in both ears	£75,000	£15,000
Loss of sight in one eye	£75,000	£15,000
Loss of one limb	£75,000	£15,000
Loss of hearing in one ear	£20,000	£5,000
Loss of use of a shoulder, elbow, wrist, hip, knee or ankle	£15,000	£3,000
Loss of one thumb	£15,000	£3,000
Loss of one forefinger	£10,000	£2,000
Loss of any other finger	£5,000	£1,000
Loss of one big toe	£5,000	£1,000
Loss of any other toe	£1,000	£200
<b>Fractures</b>		
Hip, upper leg, heel or pelvis (including coccyx)	£1,500	£300
Lower leg, skull, knee-cap, ankle or arm (including wrist and elbow)	£1,050	£265
Hand, (excluding fingers), foot, (excluding toes and heel), shoulder blade, collar bone or sternum	£750	£190
Any other fracture (including fingers and toes)	£375	£75
Maximum fracture benefit payable for any one claim	£1,500	£300
<b>Burns:</b>		
Third degree burns to 15%	£10,000	£2,000

or more of body surface or 50% of either hand surface		
Third degree burns to at least 4% but to less than 15% of body surface (except hands)	£5000	£1,000
Second degree burns of 9% or more of body surface	£5000	£1,000
Maximum burns benefit payable for any one claim	£10,000	£2,000
<b>Hospitalisation</b>		
Hospitalisation following an accident for up to 100 days: amount payable per day	£150 per day	£40 per day

#### 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 the insured person has 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;

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

**Reduced benefits** as specified under Benefits in the policy document; Benefits are halved at age 65 and the permanent total disablement benefit will cease to apply.

**Age qualification** as specified under Benefits in the policy document; Cover ceases at when the insured person reaches the age of 85.

#### **6. What is the duration of the policy?**

This insurance policy operates on a monthly basis and continues for each month that you pay your premium. Cover can continue until reach the age of 85, or you or the insurer cancel.

#### **7. What are the cancellation rights?**

Following your purchase 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) Ltd by post or email or telephone. On receipt of your notice, Trent-Services (Administration) Ltd we will refund any premiums you may have already paid from the effective date or renewal date of the policy, provided you have not made a claim in the meantime.

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 or in relation to any claim;
- any actual or predicted legal or regulatory requirement;
- an actual or projected unforeseen increase in claims under all policies of the same type issued by us, or;
- an unforeseen event that prevents us from continuing to provide, or Trent-Services (Administration) Ltd or Cigna Insurance Services, to administer your policy.

Full details are contained in the policy document

#### **8. How do I notify you of a claim that I wish to make?**

If you wish to notify us of a claim, please 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 of 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) Ltd  
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](http://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.

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 Cortenberg 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](http://www.fsa.gov.uk/register/home.do)