

keyfacts[®]

Personal Accident and Auto Extra/Road Rage Cover Policy Summary

About this document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

Insurer

Equity Red Star is managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority. Our registration number is 204851.

Type of insurance and cover

Equity Red Star offers Personal Accident insurance cover.

Cover specific features and benefits (referenced to the sections contained in the insurance document or any endorsement to the document).

Personal Accident

We will pay the sum insured selected and shown in the schedule if an insured person suffers loss, damage, death or bodily injury during the period of insurance which results in any of the following:

- Accidental Death £15,000 (limited to £2,500 if under 16 years of age)
- Loss of sight in one eye £7,500
- Loss of sight in both eyes £15,000
- Loss of one limb £7,500
- Loss of limbs £15,000
- Permanent total disability £15,000

Additional benefits in the event of a road rage assault or “car jacking”

- Hospital daily cash benefit of £100 per day but not beyond 30 days
- Emergency dental treatment up to £250
- Clothing & personal effects up to £150
- Five sessions of stress counselling following a claim for bodily injury

The maximum accumulation limit for any one accident shall be £150,000.

Significant or unusual exceptions or limitations

Personal Accident

We will not pay the following:

- The sum insured for ‘loss of sight’ or ‘loss of a limb’ or ‘permanent total disability’ if the loss or disability results in death within 52 weeks of an accident.
- Any amount over the accident accumulation limit.
- Claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which the Insured Person(s) suffered and was known to suffer, prior to the start of the Insurance.

We will not pay the following in the event of a road rage assault or “car jacking”:

- Hospital daily cash benefit for more than 30 days and for the first night unless two or more nights are spent in hospital.
- Emergency dental treatment for the first £25 each and every loss
- Clothing & personal effects
 - the first £25 each and every claim,
 - motor vehicles and their accessories;
 - theft, unless the insured vehicle is stolen at the same time, or as a result of the use of force and violent means;
 - damage caused by wear, tear or any gradually operating cause;
 - loss of money, stamps, tickets, documents or securities, goods or samples;
 - property insured under any other insurance.

Special Conditions applying to Personal Effects

- a) The most we will pay for any single article is £150.
- b) Where an article is under two years old and proof of purchase can be provided, we will pay the full replacement value, subject to the policy conditions. For items over two years old, we will pay the value of the article as at the date of loss or damage after allowing for wear and tear.

We will not pay a claim if an insured person:

- has attained 70 years of age
- is not normally resident in the United Kingdom
- is using the vehicle for hire or reward, racing competitions, rallies trials, speed testing or in connection with the motor trade.
- Is riding a motorcycle or moped
- Is under the influence of alcohol or drugs

This insurance runs concurrently with your Motor Insurance Policy. In the event of cancellation/non-renewal of your Motor Insurance Policy, all cover under this insurance shall cease.

Period of insurance

The insurance offered is normally a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

Cancellation

You may cancel the insurance at any time by writing to us at Equity Direct Broking Limited, Equity House, Bergholt Road, Colchester, Essex, CO4 5EY and returning the insurance documents.

This insurance runs concurrently with your Motor Insurance Policy. In the event of cancellation/non-renewal of your Motor Insurance Policy all cover under this insurance shall cease. However, unless it is cancelled within the 14 day withdrawal period, there will be no refund in premium. If the premium was added to your monthly payments, then the full premium is still required to be collected by us.

Your right to change your mind

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents to Equity Direct Broking Limited, Equity House, Bergholt Road, Colchester, Essex, CO4 5EY within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. If you paid for this insurance in full, then we will refund your premium in full so long as a claim has not been paid and a claim is not likely to be made, otherwise the full premium is payable. If you added the premium to your monthly payments, then no refund will be issued directly to you, but your monthly payments will be amended accordingly, subject to no claims being paid or any claims likely to be made.

How to claim

If a claim occurs you must report it to Cega Claims Service as soon as possible. Please phone them on 01243 621233.

Complaints

If you have any cause to complain about your insurance, or us, please contact your insurance agent who arranged the insurance for you.

Having contacted your agent, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London EC3A 2BJ. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to Lloyd's. The address is Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

(These procedures do not affect your right to take legal action if necessary).

Financial Services Compensation Scheme (FSCS)

If Equity Red Star is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk.

Language and Law applying to the Insurance

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.