

POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document. The summary does not form part of your contract of insurance.

INSURANCE UNDERTAKING

This insurance is arranged by UGM Magenta Ltd and Underwritten by Certain Underwriters at Lloyd's (We/Us).

COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should the insurer(s) be unable to meet its/their liabilities under this Insurance. You can get more information about the compensation scheme from the FSCS at www.fscs.org.uk.

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

CLAIMS

If you believe that you have a claim under this Insurance you should notify us using the claims telephone number or email address that will be on your policy schedule or by writing to UGM Magenta Ltd, 112A Market Street, Chorley, Lancs. PR7 2SL

COMPLAINTS

If you have any questions or concerns about your policy or the handling of a claim, in the first instance, contact your insurance broker.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you will be able to direct your enquiry verbally or in writing to The Chief Executive, UGM Magenta Ltd, 112A Market Street, Chorley, Lancashire, PR7 2SL.

In the event that you remain dissatisfied other avenues will be open to you and these are set out in the policy schedule and ultimately if your complaint cannot be resolved it may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

PERIOD OF INSURANCE

The period covered by this insurance is normally 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

If you have not been given the full policy wording prior to cover starting you can cancel your new insurance policy up to 14 days from receipt of the contract (plus postage time) and you will only be charged pro rata plus £20 provided the documents are returned to us within 14 days of receipt by you. After this you may cancel your insurance at any time by writing to us. Any return premium will depend on how long the insurance has been in force and whether you have made a claim. We may cancel your insurance policy by sending you 7 days' notice by registered post to the address shown on your proposal form or the last subsequent address notified to us.

Personal Accident & Sickness Insurance

This insurance only relates to the benefits of the insurance which you request and we agree to insure.

The amount of compensation will be limited to the sums stated in the schedule. In respect of temporary benefits compensation will be payable for the period you shall be disabled up to but not beyond the number of weeks stated in the schedule (usually 52), excluding any excess stated in the schedule.

ACCIDENT

Compensation may be payable in respect of accidental injury due to one of the following headings:

1. Death
2. Loss of one limb
3. Total and irrecoverable loss of sight of one eye
4. Loss of two limbs
5. Total and irrecoverable loss of sight of both eyes
6. Loss of one limb and total and irrecoverable loss of sight of one eye
7. Permanent total disablement
8. Temporary total disablement (per week)
9. Temporary partial disablement (per week) – 50% of Benefit 8
(only available to persons in certain sedentary, non-manual occupations)

SICKNESS

Compensation may be payable in respect of sickness due to one of the following headings:

10. Total and irrecoverable loss of sight of both eyes
11. Permanent total disablement by paralysis
12. Temporary total disablement

SIGNIFICANT FEATURES

- Accidental injury means bodily injury which is caused by an accident occurring at an identifiable time and place during the period of insurance which results in your death or disablement within twelve months of the date of such accident.
- Sickness means sickness which declares itself during the Period of Insurance and which results in your disablement within twelve months of the date on which it declares itself.
- Loss of a limb means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm, foot or leg.
- Permanent means lasting for twelve consecutive months and at the end of that time being without prospect of improvement.
- Total disablement means disablement which entirely prevents you from engaging in your usual occupation unless we specifically say disablement from engaging in any employment.
- Partial disablement means disablement which prevents you from engaging in a substantial part of your usual occupation.
- No claim will be payable under more than one heading in respect of the same accident or illness.
- Weekly benefit will only become payable when the total amount has been ascertained and agreed. If, nevertheless, interim payments are made the amounts so paid will be deducted from any lump sum becoming payable under another heading as a consequence of the same accident or illness.
- It will be a condition of cover that in the event of a claim our own appointed medical advisers shall be permitted to examine you as often as may be deemed necessary. If disablement results or may result you must place yourself as early as possible under the care of a qualified medical practitioner.

TELL US ABOUT ANY CHANGES

You must tell us about any changes, as soon as practicable. Accidents or sickness arising from a changed occupation will not be covered until our agreement has been obtained and any additional premium that may be required has been paid.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

We will not be liable for the death or disablement directly or indirectly resulting from:

- suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life) or the Insured Person's own criminal act.
- you engaging in riding or driving in any kind of race, or in any form of operational duties as a member of the armed forces, or in mountaineering or rock climbing normally requiring the use of ropes or guides.
- you engaging in aviation except when travelling by air as a passenger.
- Neuroses, Psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.
- Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or HIV or AIDS related illness.
- Pregnancy or Childbirth.
- Radioactive Contamination
- War, hostilities or warlike operations (whether war be declared or not), Invasion, Act of a foreign enemy, Civil war, Riot, Rebellion, Insurrection, Revolution, Overthrow of a legally constituted government, Civil commotion assuming the proportions of, or amounting to, an uprising, Military or usurped power, Explosions of war weapons, Utilisation of Nuclear, Chemical or Biological weapons of mass destruction Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a foreign state whether war be declared with that state or not, or terrorist activity.

Arranged by

UGM Magenta Ltd

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Authorised and regulated by the Financial Services Authority

