

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the policy for a full description of the terms of the insurance, including the policy definitions. **This Policy Summary does not form part of the Policy Document.**

### Insurance Provider

This insurance is provided by Chartis Insurance UK Limited.

### Group Policyholder

Acorn Recruitment Limited

### Purpose of the Insurance

This insurance provides cover for accidental Bodily Injury which results in death, or loss of limbs and eyes, or permanent disability and temporary disability within 24 months of an Accident which is not an intentionally self inflicted injury and does not result from Illness.

### Significant Product Features, Benefits and Exclusions

The Significant Covers	Significant Features and Benefits	Policy Limitations and Exclusions	Policy Reference
<b><u>Personal Accident Section</u></b>			
Death by Accident An amount of £20,000	Provides lump sum compensation following death resulting from an Accident.		<b>Page 1</b> – Definitions <b>Page 6</b> – Conditions <b>Page 14</b> – Provisions and Extensions <b>Page 16</b> – Exclusions
Loss of Limbs An amount of £20,000	Provides lump sum compensation following physical severance or permanent loss of use of a limb following injury resulting from an accident.		<b>Page 1</b> – Definitions <b>Page 6</b> – Conditions <b>Page 14</b> – Provisions and Extensions <b>Page 16</b> – Exclusions
Loss of Eyes, Speech and Hearing An amount of £20,000	Provides lump sum compensation following disablement caused by injury resulting from an accident which causes total and permanent loss of sight, speech and hearing.	Loss of Hearing in one ear is restricted to 25% of the Sum Insured.	<b>Page 1</b> – Definitions <b>Page 6</b> – Conditions <b>Page 14</b> – Provisions and Extensions <b>Page 16</b> – Exclusions
<b>Permanent Disability</b>			
Permanent Total Disablement An amount of £20,000	Provides lump sum compensation following disablement caused by injury resulting from an accident which prevents an Insured Person from working in their usual occupation.	Permanent Total Disablement is only payable if you are disabled to the extent that they are unable to work in any gainful employment by which you are fitted by way of training, education or employment.	<b>Page 1</b> – Definitions <b>Page 6</b> – Conditions <b>Page 14</b> – Provisions and Extensions <b>Page 16</b> – Exclusions
Permanent Partial Disablement Up to £20,000	Provides lump sum compensation based on a set scale of percentages according to the degree of disability caused by injury resulting from an accident.	Amounts based upon specific percentages of the total Sum Insured payable for a lesser degree of disability. Including fixed benefits for paraplegia or quadriplegia.	<b>Page 1</b> – Definitions <b>Page 6</b> – Conditions <b>Page 14</b> – Provisions and Extensions <b>Page 16</b> – Exclusions
<b>Temporary Disability</b>			
Temporary Total Disablement 75% of average gross weekly wage	Weekly compensation resulting from injury which temporarily prevents an Insured Person from carrying out the whole of their occupational duties.	The amount payable is limited to 104 weeks and is not payable for the first 8 weeks and will not exceed £300 per week.	<b>Page 1</b> – Definitions <b>Page 6</b> – Conditions <b>Page 14</b> – Provisions and Extensions <b>Page 16</b> – Exclusions

## Significant Product Features, Benefits and Exclusions continued...

The Significant Covers	Significant Features and Benefits	Policy Limitations and Exclusions
<b>All Personal Accident Covers</b>		<p>There is no cover:</p> <p>for intentional self-injury, suicide or attempted suicide, flying as a pilot, sickness or disease, any naturally occurring condition or degenerative process or any gradually operating cause or claims arising from displacement or affection of the spine, its discs or associated musculature (unless supported by appropriate x-rays or CT/MRI scans).</p> <p>Only one of the specified benefits is payable as the result of an accident covered by the policy causing bodily injury.</p> <p>If an Insured Person dies within 13 weeks of bodily injury, as long as death was a result of bodily injury, the death benefit will be paid instead of any other benefit.</p>
<b><a href="#">Second Opinion Section</a></b> <b>Medical Second Opinion Advice Service</b>	<p>Provides a medical second opinion for any accident or sickness related condition (whether covered by the policy or not) for an Insured Person or their immediate family. Tele: +44 (0)20 7486 2300.</p> <p>Web: <a href="http://www.mylifeline.co.uk">www.mylifeline.co.uk</a></p>	<p>Name of Employer: The Group Policyholder (as shown)</p>

### Law and Jurisdiction

The policy will be governed by the law of England and will be subject to the exclusive jurisdiction of the English Courts unless the Policyholder resides in Scotland, the Isle of Man or the Channel Islands.

### Period of Insurance

The premium is paid by the Group Policyholder according to how they administer the benefits process and how often you are paid.

- A weekly premium buys cover for the week in which it is paid.
- A four-weekly premium buys cover for the four-week period in which it is paid.
- A monthly premium buys cover for the calendar month in which it is paid.
- An annual premium buys cover for the period of the group policy commencing from the day on which it is paid

The cover remains in force from the start date of your inclusion or stops earlier as shown in the 'Start and finish of cover' section of the group policy.

### Cooling-off period and your right to cancel

If this cover does not meet your needs, you can return the inclusion documentation issued by the Group Policyholder within 15 days of cover commencing or the day on which the documentation was received, whichever is the later. If within the cooling-off period an Insured Person receives a bodily injury which results in a valid claim under this policy, we will only refund part of the premium in proportion to the period of unused cover. We will refund all premiums paid, within 30 days from the date we receive the notice of the cancellation by the Group Policyholder. Please contact Chartis Insurance UK Limited who will arrange for you to obtain this refund.

The Group Policyholder can cancel this policy at any time by contacting us. Chartis Insurance UK Limited may cancel this cover by giving 30 days written notice to the Group Policyholder at their last known address.

### Claim Notification

You should contact us as soon as it is practicable after an accident. Our contact details are: The Accident & Health Claims Department, Chartis Insurance UK Limited, 2-8 Altyre Road, Croydon, CR9 2LG, Tel: +44 (0)20 8253 7401, E mail: [A&H.Claims@chartisinsurance.com](mailto:A&H.Claims@chartisinsurance.com). Please quote the name of the Group Policyholder, the policy number (if known), your name and contact details along with name of the person to whom the claim relates.

### Your Right to Complain

We will do all we can to make sure that you receive a high standard of service. If you are not satisfied with the service you have received, you should contact: one of the following:

In respect of sales and administration related complaints:

Customer Relations Manager, **Chartis Insurance UK Limited, 2-8 Altyre Road, Croydon CR9 2LG - Email: [uk.customer.relations@chartisinsurance.com](mailto:uk.customer.relations@chartisinsurance.com)**

In respect of claims related complaints:

**The Accident and Health Claims Manager**, Chartis Insurance UK Limited, 2-8 Altyre Road, Croydon CR9 2LG

To help us deal with your complaint quickly, please quote the Policy/Claim Number and Group Policyholder/Insured Person's name.

We will do our very best to resolve any difficulty with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service (FOS) who will review the case. Using the FOS does not affect the right to take legal action.

The address is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

### Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. Please refer to the policy wording for details.

This Insurance is underwritten by Chartis Insurance UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)). Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London, EC3M 4AB.