

**keyfacts**®

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group limited.

Significant Features and Benefits	Significant or Unusual Exclusions or Limits	Policy Section that contains further details																								
<p>Cover applies to All members of the Insured, as declared to ACE.</p> <p><b>Personal Injury</b>                      Accidental bodily injury which causes:</p> <table border="0"> <tr> <td>Death</td> <td>£10,000</td> </tr> <tr> <td>Permanent Total Disablement (including a range of benefit amounts for partial disabilities)</td> <td>£10,000</td> </tr> <tr> <td>Loss of one or more limbs</td> <td>£10,000</td> </tr> <tr> <td>Loss of sight in one or both eyes</td> <td>£10,000</td> </tr> <tr> <td>Loss of hearing in both ears</td> <td>£10,000</td> </tr> <tr> <td>Loss of hearing in one ear</td> <td>£2,500</td> </tr> <tr> <td>Loss of speech</td> <td>£10,000</td> </tr> <tr> <td>Quadriplegia</td> <td>£5,000</td> </tr> <tr> <td>Triplegia</td> <td>£3,800</td> </tr> <tr> <td>Paraplegia</td> <td>£2,500</td> </tr> </table> <p>Provides weekly compensation for accidental bodily injury the results in Temporary Total or Partial Disablement</p> <table border="0"> <tr> <td>Temporary Total Disablement 14 day deferment, 52 weeks benefit period</td> <td>£100 per week</td> </tr> <tr> <td>Temporary Partial Disablement 14 day deferment, 52 weeks benefit period</td> <td>£50 per week</td> </tr> </table> <p><b>Accumulation Limits</b>                      Event Accumulation Limit £1,000,000</p> <p>Whilst:                      Whilst an Insured Person is participating in events and/or training for mud, trial or off road running and obstacle racing whilst under the supervision of an official third party organiser, trainer or fitness establishment who can corroborate that an injury occurred during the operative time.</p> <p><b>Extensions of cover:</b>                      Rehabilitation and Retraining Expenses                      In the event of an Insured Person suffering Permanent Total Disablement</p> <p>Retraining for a Partner                      In the event of an Insured Person suffering Death or Permanent Total Disablement</p> <p>Dental Injury</p> <p>Hospitalisation Benefit                      If hospitalisation occurs for a period of at least 24 hours as a result of accidental bodily injury</p> <p>Return Home                      In the event of an Insured Person suffering Bodily Injury more than 100 miles from home</p> <p>Coma                      In the event of an Insured Person suffering Bodily Injury, resulting in a Coma</p>	Death	£10,000	Permanent Total Disablement (including a range of benefit amounts for partial disabilities)	£10,000	Loss of one or more limbs	£10,000	Loss of sight in one or both eyes	£10,000	Loss of hearing in both ears	£10,000	Loss of hearing in one ear	£2,500	Loss of speech	£10,000	Quadriplegia	£5,000	Triplegia	£3,800	Paraplegia	£2,500	Temporary Total Disablement 14 day deferment, 52 weeks benefit period	£100 per week	Temporary Partial Disablement 14 day deferment, 52 weeks benefit period	£50 per week	<p>This policy does not cover:</p> <ul style="list-style-type: none"> <li>• Being a professional sportsperson</li> <li>• Suicide or deliberate self harm</li> <li>• Member of the armed forces</li> <li>• Any claim attributable either to arthritic or other degenerative conditions in joints bones, muscles, tendons or ligaments</li> <li>• Repetitive stress (strain) injury or syndrome</li> <li>• Influence of solvents, drugs or medication unless prescribed</li> <li>• Sickness or disease</li> <li>• Naturally occurring condition or gradually operating cause</li> <li>• Engaging in a criminal act, riot or civil commotion</li> <li>• Temporary Total disablement if the Insured person has no paid usual occupation or if the Insured Persons usual occupation is as a professional sportsperson</li> <li>• Permanent Total Disablement if an Insured Person is retired from gainful employment and receiving a pension of any kind</li> </ul> <p>Permanent Total Disablement is whilst an Insured Person is permanently prevented from undertaking their usual occupation. If an Insured Person has no occupation, it would be if they are permanently prevented from undertaking any occupation or profession for which they are fitted by way of training, education and experience</p> <p>Age Limit - Up to 75</p> <p>Up to £2,500</p> <p>Up to £5,000</p> <p>Up to £250</p> <p>£50 per day up to a maximum of £4,500</p> <p>Up to £750</p> <p>£50 per day up to a maximum of £4,500</p>	<p>Cover – Pages 5 &amp; 6                      Exclusions – Page 7</p>
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Funeral Expenses In the event of an Insured Person's Death as a result of an Accident	Up to £5,000	
Dependent Child/Children In the event of an Insured Person's Death	£5,000 or 5% of the Death Benefit, whichever is the greater	
Dependant Adult In the event of an Insured Person's Death	£5,000 or 5% of the Death Benefit, whichever is the greater	
Extra Travel Expenses In the event of an Insured Person having sustained Accidental Bodily Injury and incurs any additional reasonable travel expenses as a result of travelling to Hospital.	£100 per day up to a maximum of £2,000	
Medical Expenses	Up to £15,000	
Personal Effects Covers accidental loss, or destruction or damage of clothing and personal effects during the operative time above	Up to £250 subject to a £25 excess	
Home/Car Modification	Up to £5,000 for expenses incurred where Bodily Injury results in Quadriplegia or Paraplegia, and the benefit for Permanent Total Disablement becomes payable, for adapting the Insured Person's home or Car and/or for relocating the Insured Person to another home to cater for the practical changes involved in living with the disablement.	
Chauffeur or Taxi	5% of the benefit in the event of a valid Personal Injury claim	
Domestic & Childcare Expenses	Up to £5,000	

#### Duration of Policy

The policy will remain in force for 12 months from the date of commencement.

#### Right of Cancellation

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium may be payable. The Insured may not cancel this Policy.

#### How to Claim

Should you wish to make a claim under this policy you should contact our claims helpline on 0345 8410059 within 30 days or as soon as possible after the date of occurrence.

If you prefer, you can also contact us by writing to:

The Claims Service Team  
ACE European Group Limited  
PO Box 4511  
Dunstable  
LU6 9QA  
or sending an e-mail to:  
claims@acegroup.com.

#### Complaints Procedure

We are dedicated to providing a high quality service and wants to maintain this at all times. If it is felt that a first class service has not been offered or a complaint must be made regarding this insurance please contact:

In respect of Sales complaints:

- a) The Complaints Officer, Bluefin Insurance Services Limited  
Beckwith Knowle, Otley Road  
Harrogate  
HG3 1UF  
Telephone: 01423 724700

In respect of Claims complaints:

- b) ACE's Customer Service Manager  
200 Broomielaw  
Glasgow  
G1 4RU  
Telephone: 0800 519 8026 (Within UK only)  
E-mail: customerrelations@acegroup.com

ACE European Group Limited, Registered in England No. 1112892.

Head Office: ACE Building, 100 Leadenhall Street, London, EC3A 3BP.

Authorised by the Prudential Regulatory Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulatory Authority Reference Number 202803. Full details can be found online at the PRA/FCA websites or by contacting the PRA on 020 7601 4878 or the FCA on 0800 111 6768

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

**Financial Service Compensation Scheme**

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme.

Further information about compensation scheme arrangements are available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).