

What is a policy summary?

This document provides key information about the Equity members' additional accident insurance policy, underwritten by Hiscox. If you have any additional questions, then please contact First Act Insurance.

Policy name: Equity members – additional accident cover

Type of insurance: Personal accident

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Significant features and benefits

All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

Personal accident cover extends to include the following as standard:

- cover for permanent total disablement and/or temporary total disablement if you suffer accidental bodily injury during the period of insurance in accordance with the benefits shown in your schedule;
- cover for your medical expenses in connection with an accidental bodily injury;
- coma benefit if the accidental bodily injury is the sole and independent cause of you being in a continuous unconscious state within 90 days;
- the necessary and reasonable cost of emergency dental treatment if you suffer loss or damage to your teeth or dental prostheses caused by an unforeseen and unexpected incident;
- the necessary and reasonable cost to make alterations to your main home or car as a direct and necessary result of permanent total disablement;
- the necessary and reasonable cost incurred with our prior consent for funeral expenses if you suffer accidental bodily injury which within 24 months of the incident results in your death;
- in-patient benefit if you remain a hospital in-patient as a direct result of accidental bodily injury;
- the necessary and reasonable cost of emergency optical treatment if you suffer loss or damage to your eyes caused by an direct extra-optical impact.

Significant or unusual exclusions and limitations

- You must maintain your Equity membership and remain in benefit.
- The most we will pay for death, permanent total disablement or temporary total disablement is shown in your schedule.
- We will only make a payment for temporary total disablement for a maximum of 52 weeks in connection with one injury.
- The most we will pay for temporary total disablement is 75% of your gross average weekly income earned over the preceding 12 months.
- The most we will pay under coma benefit is £18,250.
- The most we will pay for dental treatment is £500.00. However we will not make any payment for the treatment of a dental injury caused by the consumption of food or drink, your participation in any sport, any oral hygiene activity or any injury where you have not sought treatment within seven days of the incident.
- We will only make a payment under disability assistance where a payment has been made as a result of loss of sight, loss of limb or permanent total disablement. The most we will pay is £20,000.
- The most we will pay for funeral benefit is £10,000.
- The most we will pay for optical treatment is £500. However we will not make any payment for loss or damage to your eyes injury by the insertion or removal of your contact lenses or your participation in any sport or arising out of or contributed to by you having previously undergone laser surgery or any injury where you have not sought treatment within seven days of the incident.

We will not make any payment for:

- any injury sustained by you while taking part in:
 - any aerial activity including but not limited to hang-gliding, parachuting, parascending, paragliding kite surfing or bungee jumping, but this clause does not apply to acrobatics; or
 - armed forces activities including operations, exercises or training other than as a volunteer or reserve.
- any injury sustained while taking part in any of the following unless the activity was undertaken as an artist:
 - mountaineering or rock-climbing for which you would normally need to use ropes or guides;

- any activity taking place underground, including but not limited to caving or potholing; any kind of race or endurance test which is known to carry an increased risk of personal injury;
 - any combat sport including but not limited to boxing, wrestling or martial arts;
 - flying other than travel by commercial airlines as a passenger;
 - any emotional or psychiatric disorder or condition;
 - you taking or using drugs or controlled substances (other than drugs prescribed by their doctor and used properly);
 - you committing suicide or attempted suicide or deliberately injuring yourself or putting yourself in unnecessary danger (unless trying to save a human life);
 - any criminal act by you;
 - HIV (Human Immune Deficiency Virus), AIDS (Acquired Immune Deficiency Syndrome), AIDS-related complex (ARC) or any related virus or illness, or any sexually-transmitted disease;
 - pregnancy or any condition connected with pregnancy or childbirth;
 - any physical or mental defect, infirmity or medical condition known to you at inception, unless the defect, infirmity or condition has been without the need of any medical advice or treatment during the 24 months before inception;
 - war, terrorism or nuclear risks;
 - any illness or disease other than illness solely and directly resulting from accidental bodily injury;
 - any business or commercial activity other than as an artist;
 - you visiting countries or areas against any recommendation or advice issued by the Foreign Office or the Department of Health prior to your departure unless we give our prior written permission.
- temporary total disablement during the first fourteen days following the accidental bodily injury.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy, claims may not be paid or alternative terms could be applied to the policy;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim arising out of bodily injury you must notify Hiscox immediately and in any event within seven days of a claim or anything which may give rise to a claim. All other claims should be notified promptly.
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. We will not refund any premium under £10.00.

Claims service

If you need to make a claim you should contact Hiscox directly on 0870 213 8776 or by email to liability.claims@hiscox.com.

You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fast, efficient, fair and sensible claims service.

Questions and complaints

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please contact First Act Insurance in the first instance at:

Chief Executive, Hencilla Canworth GI Ltd, Simpson House, 6 Cherry Orchard Road, Croydon CR9 6AZ

or by email at david.pollard@hencilla.co.uk.

If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations, The Hiscox Building, Peasholme Green, York, YO1 7PR.

or by telephone on +44 (0)1904 681 198

or by email at customer.relations@hiscox.com.

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.