



Accidental Death Insurance Policy Summary

This is a summary of Accidental Death Insurance. The full terms and conditions of the cover can be found in the policy booklet and policy schedule. It is important that you read the policy documentation when you receive it.

A policy booklet will be issued when you take out this insurance; however a copy is available on request or can be viewed online at www.aviva.co.uk. For more information please call our customer helpline on 0800 158 3993.

Who is the insurer?

Aviva Insurance Limited.

What is Accidental Death Insurance?

Accidental Death Insurance is designed to provide a lump sum financial benefit if you die as the direct result of an accident.

An accident is a single, unexpected, unforeseen and unintentional incident that is not a symptom of a disease or illness.

Who can take out this insurance?

As long as you are aged 18 to 80 and your main private residence is in the UK, you are eligible for Accidental Death Insurance. You can choose to include your partner if they are aged 18 to 80 and they live and share financial responsibility with you.

What are the features and benefits of Accidental Death Insurance?

We will pay the amount shown on the policy schedule if a person covered under this insurance suffers an accident which directly results in their death.

We will pay any benefit due regardless of whether the person is covered by any other insurance.

What are the significant or unusual exclusions or limitations?

Insurance is there to protect you from the unexpected. For this reason some situations are excluded.

The following is a list of the most significant exclusions and limitations of this insurance. The details of the cover, terms and conditions and a full list of the exclusions can be found in the 'Your cover' and 'General exclusions' sections in the policy booklet.

This insurance will not cover death caused by illness or disease unless this is a direct result of the accident.

There is no cover for any claim resulting from:

- the side effects of medication or known risks of surgery;
- the insured person's attempted suicide or deliberate self inflicted injury;
- the insured person's use of drugs (other than drugs correctly taken under medical supervision or guidance and not for treating alcohol or drug addiction);
- the insured person's consumption of alcohol to an extent that the insured person suffers mental or physical impairment which causes the accident or results in the insured person doing something they would not normally do without the influence of alcohol;
- the insured person being in control of a motor vehicle and:
 - acting in a dangerous or careless manner; and/or
 - exceeding the legal speed limit; and/or
 - drink or drug driving.

What changes can you make to my premium, policy cover and/or terms and conditions?

We can, after taking a fair and reasonable view, make changes to your premium, policy cover and/or terms and conditions of insurance to reflect changes in:

- our expectation of the future cost of providing cover;
- our expectation of the future costs of administering your insurance.

These changes will be notified to you in writing at least 45 days before they become effective. Premiums and/or policy cover may go up or down but we will not recoup past losses. If any change is made we will not make another for at least 12 months unless for legal, taxation or regulatory reasons.

How long does my Accidental Death Insurance run for?

Your cover starts immediately and it will continue until your 81st birthday as long as you pay the premium unless you move abroad or it is cancelled by either you or us. For more information please see the 'When this insurance will end' section of the policy booklet.

You do not need to renew this insurance. We will write to you periodically to remind you of the benefits of this insurance. You should review your circumstances on a regular basis and consider whether this insurance continues to meet your needs.

What happens if I take out cover and then change my mind?

You can cancel this insurance at any time by calling 0800 158 3993.

If you call us within 14 days from the day of purchase or the day on which you receive your policy documentation (whichever is the later) we will return any premium you have paid, providing you have not made a claim. At any other time, we will cancel your insurance at the end of the period for which you've paid the premium.

If we need to cancel this insurance we will write to you giving at least 45 days notice explaining the reason why.

How do I make a claim?

Call us on 0800 051 5175 between 9.00am and 5.00pm Monday to Friday (excluding public and bank holidays). Calls may be recorded and/or monitored.

Alternatively, you can email us at: hcpamoa@aviva.co.uk.

How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, telephone us on 0800 051 5175 or write to Aviva, PO Box 3553, Norwich, NR1 3DA. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.



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