

Accidental Disability Insurance Policy Summary



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This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully.

Who is the insurer?

The insurer of this policy is Aviva Insurance Limited.
Registered address: Pitheavlis, Perth, PH2 0NH.

What is Accidental Disability insurance?

The Aviva Accidental Disability Insurance policy provides cover in the event of an accidental bodily injury, which is the sole cause of and within 24 months results in loss of sight or loss of use of a limb or permanent total disablement.

What are the features and benefits?

Your policy includes the following features:

- Cover for permanent disability of an insured person caused by accidental bodily injury anywhere in the world, 24 hours a day.
- Cover is available for the policyholder's partner (living at the same address).
- We will pay the benefit for permanent total disablement after a period of 52 consecutive weeks disability.
- We will pay the benefit if permanent disability results from accidental bodily injury caused by exposure to the elements.

What are the significant or unusual exclusions or limitations?

Cover is only available if the insured persons are resident in the UK for at least 40 weeks in any 52 week period. The following are excluded from cover under your policy:

- Accidental bodily injury does not include any sickness, disease, bacterial or viral infection (unless this is a direct result of an accidental bodily injury), naturally occurring condition or degenerative process, or the result of any gradually operating cause.
- War and similar risks.
- The Insured Person serving on active duty in any Armed Force.

- Suicide, attempted suicide or self inflicted injury, regardless of their state of mind at the time the incident occurs.
- Deliberate or reckless exposure to danger (except in an attempt to save human life).
- Radioactivity. Any claim caused by ionising radiation, or radioactive contamination.
- Participation in any crime which involves deliberate criminal intent or action.
- Any claim arising from a medical or surgical procedure unless the procedure was a necessity following an accidental bodily injury.
- Flying other than while travelling as a fare-paying passenger on a licensed aircraft.
- Intoxicating liquor or drugs taken by the Insured Person.
- Driving or riding any vehicle while the alcohol level in their blood is higher than the legal limit of the country in which the accidental bodily injury occurs.
- Hazardous pursuits.

For full details of these exclusions, please see your policy document.

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

You have the right to cancel your policy within 14 days of the day on which you receive your policy.

Can I or the insurer cancel the policy?

After the 14 day period you can still cancel your policy at any time (you just need to call us and let us know). We may also cancel the policy by sending 45 days' notice to your last known address.

How long does my insurance run for and when will it end?

Unless this policy is cancelled earlier by you or by us your cover will continue, as long as you pay the premiums, until the end of the month before your 81st birthday. We recommend that you review your cover on at least an annual basis to ensure that this policy continues to meet your needs.

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

We can, at any time and 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 policy
- the law, regulation or taxation that affects us or your policy.

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 do I make a claim?

Should you need to make a claim under your policy please contact us on 0800 051 5175 between 9.00am and 5.00pm Monday to Friday (calls may be recorded and/or monitored). Or write to us at Aviva, PO Box 691, Amersham, Bucks, HP6 5EA.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to our Operations Manager at Aviva, PO Box 691, Amersham, Bucks HP6 5EA or telephone us on 0800 158 3993 (calls may be recorded and/or monitored). If you remain unhappy with the decision you receive, you may write to the Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NG giving us the policy or claim number in any correspondence. If you are dissatisfied with our final decision (from the Chief Executive Officer), you can refer the matter to the Financial Ombudsman Service (FOS). Full contact details of both our Chief Executive and the FOS will be provided when we write in response to your complaint. 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.