



## Accidental Permanent Injury Insurance Policy Summary

This is a summary of Accidental Permanent Injury 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 carefully 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](http://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 Permanent Injury Insurance?

Accidental Permanent Injury Insurance is designed to provide a lump sum financial benefit if an accident results in certain types of permanent injury.

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 between 18 and 81 and your main private residence is in the UK, you are eligible for Accidental Permanent Injury Insurance. You can choose to include your partner if they are aged between 18 and 81 and they live and share financial responsibility with you.

### What are the features and benefits of Accidental Permanent Injury Insurance?

We will pay the amount shown in the table of benefits on the policy schedule should a person covered under this insurance suffer an accident which directly results in:

- amputation of an arm and/or a leg;
- the loss of use of an arm and/or a leg;
- other permanent injury which entirely prevents the person covered under this insurance from following any occupation suited to their education, experience and capability;
- loss of sight in one or both eyes;
- loss of hearing in one or both ears.

Please see [www.aviva.co.uk](http://www.aviva.co.uk) for an example table of benefits. The amount payable will vary according to the injury being claimed for and the level of cover you have selected.

We will pay any benefit due regardless of whether the person making the claim is covered by any other personal accident 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 is intended to cover a range of permanent injuries, however not every injury is covered. It is not intended to cover injuries that do not result in permanent loss, for example broken bones, sprains and other soft tissue injuries.
- This insurance will not cover an injury which is due to an illness or disease or the gradual loss of use or function.

There is no cover for any claim resulting from:

- 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 side effects of medication or known risks from surgery;
- the insured person's consumption of alcohol to an extent that the insured person suffers mental or physical impairment which causes an 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;
- the insured person's participation in, practice or training for any sport as a professional sports person.

### **How long does my Accidental Permanent Injury 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 have 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 still meets your needs.

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

You can cancel this insurance 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](mailto: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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