

# Increased Personal Accident Benefits cover

## About this insurance policy

### 1. Policy summary

This is a summary of Increased Personal Accident Benefits cover, and does not include the full terms and conditions of the contract, which can be found in the policy wording. A specimen policy wording is available on request from Chaucer Direct.

### 2. Who is providing this insurance policy?

The policy is underwritten by CIGNA Europe Insurance Company S.A.–N.V. The policy is issued and administered on behalf of the insurer by Chaucer Direct. The policy is managed and claims are administered on behalf of the insurer by Cigna Insurance Services (Europe) Limited

### 3. What is Increased Personal Accident Benefits cover?

This is a Personal Accident policy that, subject to the terms, conditions and exclusions contained in the policy document, will pay out financial benefits in the event of an insured person sustaining a bodily injury as a result of a motor vehicle accident that leads to death, permanent disability, or hospitalisation.

### 4. What are the significant features and benefits of this policy?

We will pay you the benefits shown below if, a named driver under your Chaucer Direct Motor Insurance policy sustains a bodily injury as a result of a motor vehicle accident involving the vehicle insured under the Chaucer Direct Motor Insurance policy.

#### Table of benefits

Accidental death benefit	£100,000
Permanent disability benefit	£100,000
Hospitalisation benefit	£100 per day

Hospitalisation benefit is payable for up to 365 days

### 5. What are the significant and unusual exclusions and limitations?

Exclusions are conditions or circumstances not covered by the policy. These are detailed in full in the “Exclusions” section of the policy document and have been summarised as follows:

- driving with more alcohol in the blood than is allowed by law
- driving a vehicle where the insured person does not hold a current British or European driving licence to drive such a vehicle
- driving a vehicle without valid insurance
- engaging in or practising for racing, rallies, trials or speed tests
- as the result of intentional self-inflicted injury, suicide or attempted suicide
- as a result of taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- as the result of being under the influence of excess alcohol
- committing or attempting to commit a criminal offence.

### 6. What is the duration of this policy?

This insurance policy runs for 12 months from the effective date shown on the Schedule of your Chaucer Direct Motor Insurance Policy. Prior to the expiry of the policy, you will be notified whether the insurer is prepared to offer renewal terms. The policy will be automatically cancelled if your Chaucer Direct Motor Insurance policy is cancelled or not renewed.

### 7. What are the cancellation rights?

Following your purchase of this policy and receipt of the policy documentation, you have 14 days in which to consider the cover provided and ensure that it meets your requirements. When renewal terms are issued, you will also have 14 days after the renewal date to consider the cover provided and ensure that it continues to meet your needs.

If you decide not to continue with the policy within the first 14 days after inception or renewal, then you should either write to or telephone the Chaucer Direct. On receipt of your notice, Chaucer Direct will refund any premiums you may have already paid from the effective date or renewal date of the policy, provided you have not made a claim in the meantime. Both you and the insurer have a right to cancel the policy at other times and full details are provided in the “Conditions” section of the policy document.

## 8. How do I notify you of a claim that I wish to make?

If you wish to notify us of a claim, please call 0844 5790019 (for your protection calls may be recorded and may be monitored) or please write to Cigna Insurance Services 1 Drake Circus, Plymouth, PL1 1QH.

## 9. How do I make a complaint about this insurance policy?

Chaucer Direct is responsible for complaints arising out of the issue and administration of the policy. Cigna Insurance Services is responsible for complaints arising out of the policy itself and the administration of claims. Chaucer Direct and Cigna Insurance Services aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, please contact:

**Post:** Chaucer Direct, Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent CT5 3FD

**Telephone:** 01227 284020

**E mail:** info@chaucerdirect.co.uk

**Post:** Cigna Insurance Services (Europe) Limited, Customer Relations Department, 1 Drake Circus, Plymouth, PL1 1QH

**Telephone:** 0844 41 24683

For Your protection calls may be recorded and may be monitored.

**Email:** customerrelations.plymouth@cignainsurance.co.uk

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

## 10. Is Cigna covered by the Financial Services Compensation Scheme (FSCS)?

CIGNA Europe Insurance Company S.A.–N.V is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at:

10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

or by telephone on:

0800 678 1100 or 020 7741 4100.

This policy is issued and administered by Chaucer Direct. This policy is managed and claims are administered by Cigna Insurance Services (Europe) Limited and underwritten by CIGNA Europe Insurance Company S.A.–N.V

Chaucer Direct is a trading name of Chaucer Insurance Services Limited (CISL). Registered office: Plantation Place, 30 Fenchurch Street, London EC3M 3AD. Company registered no. 2135730. CISL is authorised and regulated by the Financial Conduct Authority (FCA) as an intermediary. The Financial Services Registration number is 475572

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You can check this information on the Financial Services Register by visiting the website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do)