

Increased Personal Accident Benefits

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 Geoffrey Insurance Services.

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 Geoffrey Insurance Services. 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 Geoffrey Insurance Services Motor Insurance policy sustains a bodily injury as a result of a motor vehicle accident involving the vehicle insured under the Geoffrey Insurance Services 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 Geoffrey Insurance Services 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 Geoffrey Insurance Services 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 Geoffrey Insurance Services. On receipt of your notice, Geoffrey Insurance Services 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 0330 1009525 (for your protection calls may be recorded and may be monitored) [calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles] or please write to Cigna Insurance Services, 1 Drake Circus, Plymouth PL1 1QH.

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

Geoffrey Insurance Services 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. Geoffrey Insurance Services 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: Geoffrey Insurance Services, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD

Telephone: 01227 284020

Email: contact@geoffreyinsurance.com

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

Telephone: 0330 1026250

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

Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles.

Email:
customerrelations.plymouth@cignainsurance.co.uk

Online sales only

Alternatively, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online. If you wish to use this platform, please use the link:

<http://ec.europa.eu/odr>

If you use this platform, the complaint will be directed to our Customer Relations team, who will handle it in the usual way.

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 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 Geoffrey Insurance Services. 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

Geoffrey Insurance Services is a trading name of Zenith Marque Insurance Services Limited (ZMISL). Registered Office 45 Westerham Road, Bessels Green, Sevenoaks, TN13 2QB. Company Registered No. 2135370. ZMISL is authorised and regulated by the Financial Conduct Authority (FCA) as an intermediary. The Financial Services Registration number is 475572.

Cigna Insurance Services (Europe) Limited is registered in England & Wales No. 4617110. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority

Cigna Europe Insurance Company S.A.-N.V., registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk>