



# Increased Personal Accident Benefits

**This policy only applies if endorsement PA1 appears on the schedule of your Motor Insurance policy**

## Your policy

Please keep this policy document in a safe place in case you need to refer to it in the future. If you need to amend your policy or if you have any queries, please call Chaucer Direct on 01227 284020. Calls made to or from this number and other numbers at Chaucer Insurance may be recorded for training and monitoring purposes.

## Introduction

Please read this policy carefully and make sure you understand it. If you have any questions about this insurance please write to or telephone Chaucer Direct. This policy is evidence of the contract of insurance between you (the policyholder) and the insurer (CIGNA Europe Insurance Company S.A.-N.V). The policy and any endorsement make up the contract of insurance and should be read as one document. Any word or phrase with a specific meaning has the same meaning wherever it appears.

The insurer will provide the insurance cover under the terms set out in the policy as long as you pay (or agree to pay) the premium and the insurer accepts (or agrees to accept) it. This is an annual contract of insurance and the insurer may offer you the chance to renew your policy on the renewal date.

The conditions which appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that you will not be able to claim under the policy.

It is possible to choose the law applicable to a contract of insurance in the United Kingdom. The Insurers have chosen Scottish law to apply if you live in Scotland and the law of England and Wales to apply if you live elsewhere in the United Kingdom.

The language used in this policy and any communications relating to it will be in English.

## Definitions

### Bodily injury

A bodily injury which is the direct result of an accidental, external, violent and visible cause, including accidental injury as a direct result of being exposed to the elements. This does not include an injury caused by sickness, disease or any naturally occurring condition or process.

### Chaucer Direct

Chaucer Direct is a trading name of Chaucer Insurance Services Limited, who issue and administer the policy on behalf of the Insurer.

### Chaucer Insurance

The insurers of your Motor Insurance Policy.

### Cigna Insurance Services

Cigna Insurance Services (Europe) Limited, who manage the policy and administer claims on behalf of the Insurer

### Effective date

The date shown on the schedule of your Motor Insurance policy or endorsement from which cover (or an amendment to the cover) under this policy commences.

### Endorsement

Any alteration made to the policy which has been agreed by us in writing.

### Hospital

Any institution which fully meets every one of the following criteria

- maintains permanent and full-time facilities for the care of overnight resident patients and
- has diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick persons by or under the supervision of a staff of medical practitioners and

- continuously provides 24 hours a day nursing service supervised by Registered General Nurses or nurses with equivalent qualifications and
- is not, other than incidentally, a mental institution, a nursing home, a hospice or place for the terminally ill, nor a Residential Care Home (as defined under the Registered Homes Act, 1984, Part 1, Section 1) nor a place principally for convalescence.

### Hospitalisation

Being admitted to a hospital as an in-patient for a period of at least 24 hours on a medical practitioner's advice.

### Insured person, you, your

The insured person or persons named in your Motor Insurance policy certificate of motor insurance and schedule

### Insurer, we us, our

CIGNA Europe Insurance Company S.A.-N.V.

### Loss of limb

- In the case of an upper limb
  - all four fingers on one hand or an entire hand or arm being severed or
  - permanent and total loss of use of the limb, an entire hand or all four fingers on one hand.
- In the case of a lower limb
  - the limb being severed at or above the ankle or
  - permanent and total loss of use of an entire foot or leg.

### Loss of sight

Permanent physical loss of an eye or permanent and total loss of sight

- in both eyes (if the insured person is added to the Register of Blind People on the authority of a fully qualified ophthalmic specialist) or
- in one eye if the amount of sight remaining after correction is 3/60 or less on the Snellen scale (this means only seeing at 3 feet what you should see at 60 feet).

### Medical Practitioner

A person who is qualified and registered as such by the competent authority in that country, other than you, your partner, a member of your family or an insured person under this policy.

### Period of insurance

The period you are insured for. The first period of insurance will be from the effective date to the day before the renewal date shown on the schedule. Any further period of insurance will apply up to any new renewal date.

### Motor Insurance policy

Your Chaucer Insurance policy of motor insurance

### Your car

The vehicle specified in your Motor Insurance policy certificate of motor insurance and schedule.

### Motor vehicle accident

An accident occurring to you as the driver, when getting into, driving in, or getting out of your car.

### Operative Time

Cover applies only as a result of a motor vehicle accident.

### Benefits

We will pay you the appropriate benefit if, during any period of insurance, an insured person sustains a bodily injury as a result of a motor vehicle accident which within 52 weeks is the only cause of death, permanent disability, or hospitalisation.

The benefit we pay will be the amount that applied at the date the insured person was injured.

### Table of benefits

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

### Accidental death benefit

In the event of death, the benefit payable is as shown on the table of benefits.

### Permanent disability benefit

In the event of

- loss of sight in both eyes, loss of use of two or more limbs or one limb and the sight in one eye, the benefit payable is as shown on the table of benefits

or

- loss of sight in one eye or loss of use of one limb, the benefit payable is half the amount shown on the table of benefits.

### Hospitalisation benefit

In the event of an insured person being admitted to hospital as an in-patient on the recommendation of a medical practitioner, we will pay the daily benefit as shown on the table of benefits for each 24 hour period of hospitalisation. This benefit will be paid for up to a maximum of 365 days from the date of the initial admission in connection with any one accident.

## Maximum benefits

The maximum amount payable in respect of all accidents sustained by an insured person during any one period of insurance is the sum insured for permanent disability.

## Exclusions

### Activity exclusions

We will not pay the benefit if an insured person sustains a bodily injury while doing any of the following

- 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

### Individual exclusions

We will not pay the benefit in the following circumstances

- 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.

## General exclusions

### War risks

We will not pay any benefit under this policy if an insured person sustains a bodily injury as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorism, insurrection or military or usurped power.

### Radioactive contamination

We will not pay any benefit under this policy if an insured person sustains a bodily injury caused directly or indirectly by or contributed to by

- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
- the radioactive, toxic, explosive or other dangerous properties of any nuclear assembly or nuclear component machinery thereof.

## Conditions

### Renewal

The insurer may not offer renewal in the event of:

- any actual or predicted new or amended legal or regulatory requirement,
- an actual or projected unforeseen increase in claims under all policies of the same type issued by us, or
- an unforeseen event that prevents us from continuing or Cigna Insurance Services continuing to administer, your policy.

The insurer will periodically review premium rates and policy terms and has the right to amend them at any renewal date to reflect:

- the actual or projected increases or reductions in the claims experience from all of the policies of the same type issued by us,
- changes in the general law or to the decisions of the Financial Ombudsman Service, or
- to meet regulatory requirements or to reflect new industry guidance and codes of practice which are there to raise standards of consumer protection.

### Authority to renew

If the insurer is willing to continue providing cover and advises you beforehand of the renewal terms, you authorise us to renew this policy and any subsequent policy on expiry.

This will be in accordance with the renewal terms at that time unless you advise us otherwise either in writing or by phoning Chaucer Direct before the renewal date.

### Reasonable care

The insured person shall take all reasonable steps to prevent any occurrence which may give rise to a claim under this insurance.

### Transferring the policy

You cannot transfer the cover or benefits of this policy to anyone else.

### Notice of trust or assignment

We will not accept or be affected by notice of any trust or assignment or the like which relates to this policy.

### Cancelling the policy

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 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.

Should you wish to cancel your policy outside of the 14 day review period following the purchase or renewal of the cover, then you must give Chaucer Direct at least 7 days' notice in writing or you can telephone Chaucer Direct

It may become necessary for us to cancel your policy due to you failing to provide any material information that we ask for in your application for this policy or in relation to any claim. In these circumstances we may cancel this policy by Chaucer Direct giving you at least 7 days' notice in writing at your last known address.

## When cover ends

Cover under this policy will end when you do not pay your premium on the date it is due.

Cover under this policy will end for an insured person

- when we pay benefit to that person for
  - loss of sight in both eyes
  - loss of two or more limbs
  - loss of one limb and the sight in one eye
- on the death of that insured person.

Cover under this policy will end on the date your Motor Insurance policy is cancelled or not renewed.

## How to make a claim

If you think you may have cause to make a claim under the policy, please let Cigna Insurance Services know as soon as possible. You can do this by writing to Cigna Insurance Services, 1 Drake Circus, Plymouth, PL1 1QH or by calling 0330 100 9525. For your protection calls may be recorded and may be monitored.

If you are too ill to contact Cigna Insurance Services yourself, a relative, a friend or your solicitor can do this for you.

You must also request a claim form from Cigna Insurance Services. Once you have filled in the claim form, please return it to Cigna Insurance Services. Again, someone can do this for you if you are too ill. Any delay in reporting a claim to us will affect how quickly your claim can be dealt with.

## Claims settlement conditions

1. All claims must be made through you or your legal representatives.
2. You must do the following
  - tell Cigna Insurance Services in writing or by telephone as soon as is reasonably possible after any incident which may give rise to a claim under the policy
  - provide for us at your own expense, any medical certificates and other evidence we may ask for to support your claim. If necessary, the insured person must also agree to a medical examination, at our expense, whenever we ask for one.
3. Sometimes the full effects of an accident are not immediately apparent and although permanent disability may occur at the time of the accident we have to wait a reasonable length of time to ensure the disablement is permanent, static or without expectation of recovery.
4. For any one accident resulting in a claim for death or permanent disability caused to an insured person we will only pay either the Accidental death or the Permanent disability benefit to that insured person, not both.
5. The maximum amount payable in respect of all accidents sustained by an insured person during any one period of insurance is the sum insured for permanent disability.
6. We will pay any benefit due under this policy to you (if you are living) or to your estate (if you have died).
7. We will not add interest to any amount we pay.

## Fraud

We believe our policyholders are honest – the contract between us is based on mutual trust. However, fraudulent insurance claims are occasionally made. Where fraud (which can include exaggeration) is detected, claims will not be paid and we may refer the matter to the Police for criminal prosecution.

The policy may be rendered invalid and we may take other action consistent with our legal rights.

## Customer Service

You have the right to expect the best possible service and support. If Chaucer Direct or Cigna Insurance Services has not delivered the service that you expected or you are concerned with the service provided, Chaucer Direct or Cigna Insurance Services would like the opportunity to put things right. If you feel we have fallen short of our standards, please contact Chaucer Direct or Cigna Insurance Services.



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.

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

**Telephone:** 01227 284020

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

You have the right to expect the best possible service and support. If Cigna Insurance Services has not delivered the service that you expected or you are concerned with the service provided, Cigna Insurance Services would like the opportunity to put things right. If you feel we have fallen short of our standards, please contact the Cigna Insurance Services Customer Relations Team.

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

**Telephone:** 0330 102 6250

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

**E.mail:** customerrelations.plymouth@cignainsurance.co.uk

### What to do if you are still not satisfied.

If you are still not satisfied then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to your complaint. We will remind you of the time limits in the final response.

Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall, London E14 9SR

**Telephone:** 08000 234 567  
free for people phoning from a "fixed line"  
(for example, a landline at home)

or

0300 123 9 123  
free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

**Email:** complaint.info@financial-ombudsman.org.uk

**Website:** www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of Cigna Insurance Services' complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

## Financial Services Compensation Scheme

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

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 [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do)