

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

### Insurer:

This insurance is administered by Geoffrey Insurance Services (who are a trading name of Markerstudy Direct Limited), arranged by Strategic Insurance Services Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Strategic Insurance Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### Who is eligible

The insured person is eligible for this insurance cover if:

- You have a valid motor insurance policy from Geoffrey Insurance Services
- You are a UK resident with a permanent UK address.
- You are aged 17 or over and You are under the age of 81 at the start date.
- The premium has been paid along with the appropriate insurance premium tax.

### What is covered? - Main Features and Benefits

This policy will pay a benefit to the insured in the event that the insured person suffers bodily injury or death following an accident or road rage incident.

The insurer will pay the following benefits following an insured incident:

	Accidental bodily injury resulting in:	Premier cover
1	Death	£100,000
2	Permanent total disablement	£100,000
3	Permanent total loss of sight in one eye	£30,000
	Permanent total loss of sight in both eyes	£100,000
4	Permanent total loss of speech	£50,000
5	Permanent total loss of hearing in both ears	£50,000
	Permanent total loss of hearing in one ear	£20,000
6	Permanent loss of use of one limb	£30,000

	Permanent loss of use of two limbs	£100,000
7	Loss of or loss of use of one hand or foot	£25,000
	Loss of, or loss of use of both hands or both feet	£50,000
8	Loss of or loss of use of thumb	£7,000
	Loss of or loss of use of both thumbs	£15,000
9	Loss of or loss of use of a finger	£4,000
	Loss of or loss of use of more than one finger	£10,000
10	Loss of or loss of use of big toe	£5,000
	Loss of or loss of use of both big toes	£10,000
11	Loss of or loss of use of one other toe (exc. Big toe)	£1,000
	Loss of or loss of use of more than one toe (exc. Big toe)	£2,000
12	Fractures to pelvis, arm, leg, skull, vertebrae, jaw, knee, hand or facial bones (exc. nose)	£4,000
13	Fractures to the foot, shoulder blade, elbow, sternum, wrist, ankle, collar bone or coccyx	£2,000
14	Fractures to any other body parts (including nose)	£800
15	Loss of internal organ(s) - lung, kidney(s), liver, large intestine, stomach, reproductive organ(s), bladder	£20,000
16	Loss of internal organ(s) - spleen, gallbladder, pancreas	£5,000
17	Third degree burns	£10,000
18	Facial scarring	£1,000
19	Hospitalisation after accident (90 days maximum)	£400 per day
20	Taxi fares (if unable to drive after RTA due to injuries, covering taking children to school & taking client to/from hospital/doctors only)	£300
21	Repatriation of body following accidental death abroad	£5,000

### Additional benefits

The following additional benefits will apply if an Insured Person suffers Bodily Injury resulting from a malicious and unprovoked assault by the occupant or rider of another motor vehicle or pedal cycle which occurs in the vicinity of the Insured Vehicle.

Cover	Limit - premier cover
Emergency dental expenses - for emergency dental treatment for the insured persons natural teeth within 7 days of the road rage incident	£500

Personal effects - for damage to the insured persons clothing and/or personal effects. Cover excludes the first £25 of each and every claim.	£300
Loss of one tooth	£1,000
Loss of two or more teeth	£4,000
Stress counselling - up to 5 stress counselling sessions with a qualified counsellor	£1,000

The following additional benefit will apply if you die following an accident outside of the UK:

Cover	Limit - premier cover
Repatriation of your body to the UK	£5,000

### Significant Exclusions or Limitations

Please refer to the policy wording for a full list of exclusions, the main ones are listed here:

What we will not pay

1. We will not pay more than the maximum policy benefit in any one policy period.
2. More than one claim under each cover from the consequences of one Accident to any one Insured Person.
3. We will not pay for more than one benefit under each section, other than sections 12 to 16.
4. We will not cover any bodily injury which the insured person suffered from in the 12 month period immediately prior to the start date which:
  - a. The insured person knew about, or should reasonably have known about or
  - b. The insured person had seen or arranged to see a doctor about.
5. Where the insured person is committing, or attempting to commit suicide or intentional self-injury or deliberate exposure to exceptional danger except in an attempt to save a human life;
6. Where the insured person is over the UK prescribed limit of alcohol, or is unfit to drive due to being under the influence of drugs, whether prescribed or otherwise.
7. Arising from or relating to physical or mental conditions or disabilities which the insured person suffered from prior to the accident;
8. More than one claim for each insured event as a result of the same accident;
9. We will not pay any repatriation costs as shown in table 1 where this is specifically insured elsewhere.

### Cancellation

If you decide to cancel this policy after the cooling off period, please return it to the administrator. On the condition that no claims have been made or are pending, we will then refund your premium in full. If you wish to cancel your policy after 14 days the premium will not be refunded.

### Claims

If You wish to make a claim please contact:

Direct Group Ltd

Telephone Number: 0344 893 1022

E-mail address: [specialistclaims@directgroup.co.uk](mailto:specialistclaims@directgroup.co.uk)

PO Box Address: Specialist Claims, PO BOX 1192, DONCASTER, DN1 9PU

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06165B.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf Great Lakes Insurance SE.

### Complaints Procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

#### SALE OF THE POLICY

Please contact Geoffrey Insurance Services:

Geoffrey Insurance Services  
Prospect House  
Thanet Way  
Whitstable  
Kent  
CT5 3FD  
Tel: 01227 284020  
Email: [contact@geoffreyinsurance.com](mailto:contact@geoffreyinsurance.com)

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, Geoffrey Insurance Services will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

CLAIMS  
Direct Group Ltd  
Customer Relations  
Quay Point,  
Lakeside Boulevard,  
Doncaster,  
DN4 5PL  
Tel: 0344 854 2072  
Email: [customer.relations@ryandirectgroup.co.uk](mailto:customer.relations@ryandirectgroup.co.uk)

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If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual

turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR.  
Tel: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Data Protection Act 1998**

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

**Compensation Scheme**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).