

Personal Injury Insurance Policy Summary

Policy Summary

This is a summary of the insurance provided by the Insignia Underwriting Personal Injury insurance policy. It does not contain the full terms and conditions of your insurance and does not form part of your insurance contract. This document provides a summary of the key features, benefits and limitations of the cover provided. Your full terms and conditions are shown in the policy wording.

Who is the Policy intended for?

This insurance provides worldwide cover for Accidental Death, Personal Injury and Recovery for serving members of HM Armed Forces including reservists, civilians and employees of MoD affiliate organisations. This is a multi-choice insurance policy where different sections and levels of cover can be chosen.

Features and Benefits

Depending on the level of cover you select, the maximum payable cover is provided.

Please see the policy wording for a full explanation of how payments are calculated in the event of a claim.

Accidental Death

Death by accident other than death by suicide occurring within 12 months of cover coming into force or death by natural causes.

Personal Injury

Payable re Permanent Total Disablement from any/every and usual occupation, loss of limbs, loss of eyes, loss of speech, loss of hearing, burns, fracture, shrapnel benefit and loss of sexual organs.

Recovery

Hospitalisation benefits payable after the first five consecutive days of hospitalisation up to a maximum of three hundred and sixty five days in all.

Convalescence benefit payable for each complete week of confinement to Home, after the first complete week of confinement, up to a maximum of 52 weeks in all.

Significant Exclusions and Limitations

The following apply to ALL sections of this insurance. A full list of exclusions are detailed in the policy wording. Any special exclusions, limitations or terms that may apply to your policy can be found in your individual quote.

General Exclusions

1. Participation in professional sport and hazardous pursuits (other than whilst on duty as a member of HM forces);
2. Drugs;
3. Pre-existing conditions, illnesses or injuries;
4. Criminal Acts by the insured person;
5. Self-injury or suicide;

6. Any person aged over 60 at inception;
7. War or Terrorism involving the use of chemical, biological or nuclear weapons; war between China, France, The Russian Federation, the UK, the USA and war in Europe;
8. Radioactive contamination;
9. Post-Traumatic Stress;
10. Alcohol;
11. No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide the benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Significant exclusions under Injury

1. Compensation is payable under only one of the benefits 1-10 stated on the Schedule.
2. Compensation under Benefit Part 2 (i) will only be paid upon proof that such disablement has lasted for twelve calendar months and is beyond hope of improvement
3. Compensation under Benefit 2 Part 2 (ii) will only be paid upon proof that such disablement is likely to continue for the remainder of the Insured Person's life and has necessitated medical discharge from HM Forces within twenty four months of the date of the accident.
4. Compensation shall only be payable under one of the Benefits Part 2 (i) and Part 2 (ii).
5. No compensation will be payable unless there is substantiating medical evidence from a Medical Practitioner.
6. If a client has purchased Section 1 Accidental Death in addition to Section 2 Personal Injury the amount of compensation payable under any one of the Personal Injury Benefits 1 to 7 is greater than that under Section 1 Accidental Death, the Underwriters will not pay more than the amount of compensation under Section 1 Accidental Death until at least 13 weeks after the Accident and the Underwriters will not pay the balance if the Insured Person dies due to that Accident during those 13 weeks. No further compensation will be paid.
7. The payment of compensation under one of the Personal Injury Benefits 1 to 10 will terminate all further benefits.
8. The total sum payable under the Benefit 9 – Fracture, in respect of any one or more claims shall not exceed £2,000 in all, in any one period of insurance.
9. The total sum payable under Benefit 9 Shrapnel Benefit in respect of one or more claims shall not exceed £3,000 in all, in any one period of insurance.

Significant exclusions under Recovery

No payment shall be made for:

1. Claims arising out of or contributed to by:
 - a. Pregnancy or childbirth;
 - b. An Insured Person contracting HIB/AIDS;
 - c. Elective and/or cosmetic surgery;

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- d. Any medical condition diagnosed as Chronic prior to inception cover;
 - e. An Insured Person suffering from stress, anxiety, depression, mental anguish, mental disorder, neurosis or the like.
2. Hospitalisation occurring more than twelve calendar months after the date on which Bodily Injury is sustained or Sickness first manifests itself.

Policy Excess

Under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on your Schedule.

Period of Insurance

This is an annual policy which automatically renews at the end of your 12 month period of insurance.

Details of the Insurer

The policy is underwritten by Arch Insurance Company (Europe) Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

Insignia Underwriting is a trading name of Barbarus Ltd who are authorised and regulated by the Financial Conduct Authority under firm reference number 617848.

Applicable Law

Unless specifically agreed to the contrary, in writing, this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Your Cancellation Rights

Within the Cooling Off Period

You can cancel this policy by contacting Insignia Underwriting in writing to Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY or by calling 01722 597980 within 14 days of either:

- the date you receive your insurance policy, or
- the start of the period of insurance, whichever is the later.

If you have not made any claims during the "cooling off period", we will refund the premium paid to us.

Cancelling During the Period of Insurance

You can cancel this policy at any time by contacting Insignia Underwriting in writing at Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY or by calling 01722 597980.

We can cancel this policy by giving you 30 days' notice in writing to your last known correspondence address.

You may be entitled to a refund of premium for the unexpired period of insurance provided that you have not made a claim during the period of insurance.

Making a Claim

Of course we hope you won't suffer any misfortune or need to make a claim but if you do, you should follow the procedure below:

Check the relevant section of the policy and your schedule to make sure the loss, damage or bodily injury is covered. This policy does not cover loss or damage caused by wear or tear.

Please telephone Insignia Underwriting on +44 (0) 1722 597980 quoting the Policy number shown on the Schedule.

Making a Complaint

We aim to provide a professional, first class service. If however, you are not satisfied and have a complaint about our service or the handling of a claim, please contact:

Managing Director
Insignia Underwriting
22 Queen Street
Salisbury
Wiltshire
SP1 1EY

Tel: +44 (0) 1722 597980
Email: admin@insigniaunderwriting.co.uk

We will review your complaint and hope to resolve the issue. We will investigate the circumstances regarding your complaint and write to you with our response.

If you are not satisfied with our response, you may have the right to refer your case to the Financial Ombudsman Service. To qualify for this right as a business, you must have annual turnover and/or net assets below €2M and few than ten staff. The service can be contacted at:

The Financial Ombudsman
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 or 0300 123 0123 (mobile users)
Email: complaint.info@financial-ombudsman.org.uk

Data Protection

You should understand that any information you have provided will be processed by us, 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 other parties.

Peace of Mind

Arch Insurance Company (Europe) Limited are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Underwriters cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Information about the Compensation Scheme arrangements is available from the FSCS at www.FSCS.org.uk