



Personal Accident Summary of Insurance

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An annual Insurance for payment of Benefit in the event of accidental death or disablement. A Personal Accident proposal will not

- 1) normally be accepted if you are aged 64 years or over or aged under 16 years
- 2) be accepted if you take part in professional sport or are a member of the Regular Armed Forces
- 3) be accepted if you are resident outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

The parties to the contract are entitled to choose the law applicable to it. We propose to choose the law applicable to your place of residence in the United Kingdom, the Isle of Man or the Channel Islands.

Important Note: A Personal Accident Policy is an annual contract and its renewal is subject to agreement by both parties. It is NOT a Permanent Health Insurance Policy.

Summary of Cover

The Insurance operates worldwide and provides for the payment of Benefit, as set out below, in the event of accidental bodily injury which within 12 months is the sole cause of death or disablement.

Death and disablement benefit is bought in units with a minimum of 10 units available.

Scale of Benefit for one Unit

Death.....	£1,000
Complete and permanent loss of the sight of an eye or complete and permanent loss of the use of a hand or foot.....	£1,000
Permanent total disablement from attending to business or occupation of any kind.....	£1,000
The maximum amount payable for each Unit of Benefit is £1,000 in respect of all injuries arising out of one accident	
Temporary total disablement from attending to usual business or occupation.....	£10 per week (up to 104 weeks)

Important Note: The value of units selected should not exceed 75% of your gross weekly earnings. For example

Gross Weekly Wage	£400
Multiplied by 75% (maximum allowable)	£300
Divide by weekly benefit per unit (£10)	÷ 10
Maximum number of units available	<u>30</u>

In addition:

Medical Expenses resulting from the injury, up to a total of £250.

Hospitalisation Benefit of £10 for each 24 hours in hospital, up to a total of £250, if the injury results in admission to hospital as an in-patient.

Important exclusions (please refer to page 1, Section A of the Policy document for full details)

- a) the first seven days of any period of temporary total disablement
- b) death or disablement caused by any degenerative process or as a result of any gradually operating cause
- c) death or disablement resulting from the injured person
 - i) taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft
 - ii) taking part in or practising for winter sports, racing (other than on foot), mountaineering requiring the use of ropes or the services of a guide, rock-climbing, diving with the use of breathing apparatus or potholing
 - iii) contracting HIV or a related condition (including AIDS).

Claims Settlement Provisions

1. A claim for death or accidental injury will be settled by payment of one Benefit only in respect of all injuries arising out of one accident.
2. A claim for weekly Benefit will be settled in arrears subject to medical proof of continuing incapacity by interim payments for the period of temporary total disablement or 104 weeks, whichever is the shorter.

Commencement of Insurance

Insurance will normally commence only from the date when the premium or a deposit premium is received by Cornish Mutual or its representatives, or on any later date requested by you. Cover is subject to Cornish Mutual acceptance of the proposal form. We reserve the right to decline the proposal. Confirmation of cover will be issued to you in writing.

Cancellation of Cover

You have the right to cancel the Policy within 14 days of the conclusion of the contract or receipt of the Policy documents, whichever is later. Your request to exercise this right must be made in writing to our Registered Office address.

We will return any premium paid, less an amount to represent the insurance cover we have provided, within thirty days of your request. The cost of the cover we have provided will be in proportion to the annual premium.

Making a Claim under your Policy

If you would like to make a claim under your Policy please contact our Claims Department or your Insurance Inspector.

Claims Department

Cornish Mutual
CMA House
Newham Road
Newham
Truro TR1 2SU

Tel: 01872 277151

Fax: 01872 263032

Email: claims@cornishmutual.co.uk

When corresponding with us by email please note that proof of sending an email does not mean we have received it. Please ensure we have acknowledged receipt of your email.

Financial Services Compensation Scheme

Our activities are covered by the Financial Services Compensation Scheme and consequently you may be entitled to compensation if we cannot meet our obligations. The amount of any compensation is dependent upon what insurance you have and the circumstances of the claim but for compulsory classes of insurance please note there are no upper limits on any claim. For further information on The Financial Services Compensation Scheme contact the scheme directly on 0207 8927300, visit: www.fscs.org.uk or write to: Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portoken Street, London E1 8BN

Data Protection - Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is The Cornish Mutual Assurance Company Ltd.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by Cornish Mutual, our agents and reinsurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention.

In assessing any claims made, Cornish Mutual or its agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Marketing

The Cornish Mutual Assurance Company Ltd may use your information to keep you informed by post, telephone, email or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your Policy has lapsed or we may use your data for research. If you do not wish your information to be used for these purposes please write to us at Cornish Mutual, CMA House, Newham Road, Truro, TR1 2SU.

Our service to you

As a Mutual organisation we are Member-centred and want to ensure that we treat all our Members fairly and honestly. We seek to give a high level of service at all times.

If there are occasions when we do not meet your standards please contact us at the address below.

Cornish Mutual, CMA House, Newham Road, Newham, Truro TR1 2SU
Tel: 01872 277151 Fax: 01872 223053 Email: enq@cornishmutual.co.uk

- We will acknowledge your complaint within five working days and give you the name and title of the person who is handling your complaint.
- We will deal with your complaint as quickly as possible and aim to provide you with a formal response within twenty working days from receipt of the complaint. If compensation or redress is appropriate we will provide these details with our response. If we feel your complaint is not justified full reasons for our decision will be provided to you.
- If we are unable to resolve your complaint within twenty working days we will write to you and explain why we have been unable to resolve the issue. We will also advise you of when you can expect to receive our final response.
- If you remain dissatisfied you have the option of contacting The Financial Ombudsman Service. Their contact details are:

South Quay Plaza, 183 Marsh Wall, London E14 9SR
Tel: 0845 0801800 Email: complaint.info@financial-ombudsman.org.uk

- Our response to your complaint will always provide you with a leaflet explaining The Financial Ombudsman Service.

Registered Office: Cornish Mutual Assurance Co. Ltd, CMA House, Newham Road, Newham, Truro, TR1 2SU
To help us improve our service, telephone calls to us may be recorded and monitored

This summary of cover does not include full details of the terms, exclusions and conditions of the Policy. A specimen copy of the Policy form is available on request. A copy of the completed proposal form will also be supplied on request
This summary of cover is liable to alteration from time to time December 2007 – cancelling all previous issues.



PA.13(4)

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