

## keyfacts®

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover.

This insurance is underwritten by Groupama Insurance Company Limited

Type of Insurance      Personal Accident Insurance

Period of Cover      The policy will last for one year and will be renewable on an annual basis.

PERSONAL ACCIDENT		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>The policy provides compensation for accidental bodily injury to your child or children that results in:</p> <p><b>DEATH</b></p> <p><b>PERMANENT TOTAL DISABLEMENT</b> (From any profession or occupation)</p> <p><b>PERMANENT PARTIAL DISABLEMENT</b> (loss or loss of use of fingers or toes)</p> <p><b>LOSS OF LIMB or LIMBS</b></p> <p><b>LOSS OF SIGHT</b></p> <p><b>LOSS OF SPEECH</b></p> <p><b>LOSS OF HEARING</b></p> <p>The benefit amount payable varies depending upon the nature of the accidental bodily injury sustained</p>	<p>Children must be between 1 and 18 years of age. Children over 4 years must be in full time education</p> <p>The policy does not provide cover for bodily injury which arises from:</p> <ul style="list-style-type: none"> <li>• the affect of alcohol or drugs</li> <li>• mental instability or depression</li> <li>• committing criminal acts</li> <li>• any form of sickness or disease</li> <li>• existing muscular or skeletal injuries or conditions</li> <li>• suicide, attempted suicide or intentional self injury</li> <li>• pregnancy or childbirth</li> <li>• war or terrorist acts</li> </ul> <p>Cover does not apply for participation in certain sports and hazardous activities</p>	<p>Full details of these and the other Policy exclusions are shown in the Policy wording under the heading 'Exclusions'</p> <p>See the definitions of 'Permanent Total Disablement' and 'Loss of limb or limbs, sight, speech, hearing' under the section 'Definitions' in the Policy wording</p> <p>The excluded sports and hazardous activities are shown under Exclusion 11 in the Policy wording</p>

We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.

Providing you have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

Claims must be reported to Groupama Insurance Company Limited as soon as possible by telephoning 0870 850 0181 or by sending a fax to 0870 241 3534.

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the intermediary or organisation that sold you this insurance or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at [customer.service@groupama.co.uk](mailto:customer.service@groupama.co.uk); or via [www.groupama.co.uk](http://www.groupama.co.uk).

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

Groupama Insurance Company Ltd is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit. Further information about compensation is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0207 892 7300.