

keyfacts[®]

The A&A Group Ltd Motorcycle Personal Accident Plan Policy Summary

This Policy Summary gives brief details of the Benefits and cover that are available as part of Your Motorcycle Insurance - Personal Accident Plan contract. The full terms, conditions and exceptions of Your Policy can be found in Your Personal Accident Plan Policy. When reviewing Your Policy it should be read in conjunction with Your schedule and Certificate of Motorcycle Insurance.

Insurer: Ultimate Insurance Company Limited, registered in Gibraltar (Registration Number 103362) Registered Office Suite 913, Europort, Gibraltar. Home State; Gibraltar.
Ultimate Insurance Company is registered with the FSA under number 522727 this can be checked at www.fsa.gov.uk

Period of Cover: The period of Your Associated Motorcycle Policy which runs concurrent with this Policy and does not exceed 12 months. Refer to Your Certificate of Motorcycle Insurance or schedule for the effective dates. If You cancel Your Associated Motorcycle Policy cover under this Policy will automatically cease from the cancellation date.

Policy Features & Benefits

If You sustain Bodily Injury during the Effective Time and within the Territorial Limits, the Insurers agree to pay the Benefit to You provided that such Bodily Injury is sustained during the Period of Cover noted on the Certificate of Motorcycle Insurance.

Table of Benefits

Result of Bodily Injury	Amount Payable
1. Accidental Death	£10,000
2. Loss of two or more limbs	£10,000
3. Loss of both eyes	£10,000
4. Loss of one limb	£10,000
5. Loss of one eye	£10,000
6. Loss of hearing	£10,000
7. Loss of speech	£10,000
8. Permanent Total Disablement	£10,000

Payment of Benefits

- Only one of the Benefits 1 to 8 shall be payable in respect of any one Accident.
- Any disability which existed prior to You sustaining Bodily Injury shall be taken into account when calculating the Benefit Payable. In such cases medical reports will be obtained and expert medical advice used to ensure that the reduction in payment is proportional to the pre-existing condition.

Significant Policy Exclusions and Limitations

For full details please refer to your Policy.

The Insurers shall not be liable in respect of any claim:

- Directly or indirectly consequent upon:
 - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power, and any act of terrorism.
 - The Insured Person committing, or attempting to commit suicide or intentional self-injury.
 - Childbirth or pregnancy.
 - Motor racing, rallies, competitions, speed tests or the like.
 - The Insured Person being under the influence of, or being affected by alcohol or drugs, other than drugs taken under the direction of a qualified medical practitioner.
 - An incident taking place while You are employed as a motorcycle courier, dispatch rider or a fast food delivery rider.
 - An incident taking place while You are serving a ban from holding a licence.
- Suffered after the age 70 years.

Caring for our Customers

If You are unhappy with the level of service received, please see the Caring for Our Customers sections of the Personal Accident Plan Policy for details of how to complain.

Financial Services Compensation Scheme

This insurance is covered by the Financial Services Compensation Scheme. If the Insurers 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 any claim. Further information can be obtained from www.FSCS.org.uk or telephone 0800 6781100 or 0207 741 4100.

Policy Cancellation Rights

You have the right to cancel this policy during a period of 14 days after the day on which You receive Your policy documentation. If You wish to do so You will be entitled to a full refund of the premium paid. If You want to cancel Your

policy after the first 14 days You will not be entitled to a refund. If You wish to cancel the Policy please contact the Your Insurance Intermediary at the address provided. If You do not exercise Your right to cancel Your policy, it will remain in force for the term of the policy and You will be required to pay the premium.

Reporting Claims

If You wish to report a claim please call the appointed claims handlers on: 0843 3094507 or write to Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent North End, Portsmouth, Hampshire, PO2 8DE.

Personal Accident Plan Policy

Personal Accident Plan is insured by Ultimate Insurance Company Limited, Suite 913, Europort, Gibraltar.

To make a claim please contact the appointed claims handlers:

Ultimate Insurance Solutions Limited

The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire, PO2 8DE

Tel: 0843 3094507

If You sustain Bodily Injury during the Effective Time and within the Territorial Limits, the Insurers agree to pay the Benefit to You provided that such Bodily Injury is sustained during the Period of Cover noted on the Certificate of Motor Insurance.

Definitions:

Accident / Accidental	A sudden and unforeseen event which occurs after the Policy start date, resulting in Bodily Injury including Assault.
Assault	Shall mean a sudden, unexpected attack by an unknown third party with deliberate intent to cause Bodily Injury at an identifiable time and place following a road incident within the Territorial Limits.
Associated Motorcycle Policy	The Motorcycle Policy arranged by the A&A Group Ltd (which is taken out by the Policyholder in their name to cover a motorcycle).
Benefit	The amount shown in the Table of Benefits.
Bodily Injury	Any injury which is caused by Accidental means or following Assault, and which within 104 weeks from the date of the Accident shall, solely and independently of any other cause, result in the Insured Person's Death, Loss of Limb(s) or Loss of Eye(s), Loss of Hearing, Loss of Speech or Permanent Total Disablement.
Certificate of Motorcycle Insurance	The Policyholder's Associated Motorcycle Policy certificate of motor insurance.
Effective Time	Whilst riding on, mounting on to or dismounting from the Insured Motorcycle, which is being ridden by You.
Insured Motorcycle	The motorcycle defined in Your Associated Motorcycle Policy and as specified on the Certificate of Motorcycle Insurance.
Insurers	Shall mean Ultimate Insurance Company Limited, registered in Gibraltar (Registered Number 103362), Registered Office; Suite 913, Europort, Gibraltar. Home State: Gibraltar. Ultimate Insurance Company Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act of Gibraltar to carry on insurance business and is a member of the United Kingdom's Financial Services Compensation Scheme, Financial Ombudsman Service and the Association of British Insurers (ABI). The companies details can be checked by visiting the Gibraltar Financial Services Commission website at http://www.fsc.gi/fsclists/insulist.aspx Ultimate Insurance Company is registered with the FSA under number 522727 this can be checked at www.fsa.gov.uk
Loss of Eye or Eyes	Shall mean the permanent and total loss of sight, which shall be considered as having occurred (a) in both eyes if Your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist. (b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning You see at 3 feet what You should see at 60 feet).
Loss of Hearing	Total, permanent and irrecoverable loss of hearing.
Loss of Limb or Limbs	Shall mean the permanent and complete loss of a limb or limbs by physical separation at or above the wrist or ankle or the permanent and complete loss of use of a limb or limbs.
Loss of Speech	Total, permanent and irrecoverable loss of speech.
Period of Cover	As defined on the Certificate of Motorcycle Insurance. Not to exceed 12 months from the effective date of cover. If You cancel Your Associated Motorcycle Policy cover under this Policy will automatically cease from the cancellation date.
Permanent Total Disablement	Shall mean disablement caused other than by Loss of Limb, Eye, Hearing or Speech, which has lasted for 52 consecutive weeks and will in all probability prevent You from engaging in gainful employment of any and every kind for the remainder of Your life.
Territorial Limits	As specified in Your Associated Private Car Policy.
You/Your/Policyholder	The A&A Group Ltd customer who has paid or agreed to pay the required premium and is noted on the Certificate of Motor Insurance and schedule and is named as such.

Table of Benefits

Result of Bodily Injury	Amount Payable
1.Accidental Death	£10,000
2.Loss of two or more limbs	£10,000
3.Loss of both eyes	£10,000
4. Loss of one limb	£10,000
5. Loss of one eye	£10,000
6.Loss of hearing	£10,000
7.Loss of speech	£10,000
8. Permanent Total Disablement	£10,000

Payment of Benefits

- a) Only one of the Benefits 1 to 8 shall be payable in respect of any one Accident.
b) Any disability which existed prior to You sustaining Bodily Injury shall be taken into account when calculating the Benefit payable. In such cases medical reports will be obtained and expert medical advice used to ensure that the reduction in payment is proportional to the pre-existing condition.

Exclusions

The Insurers shall not be liable in respect of any claim:

1. Directly or indirectly consequent upon:
 - a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power and any act of terrorism.
 - b) The Insured Person committing, or attempting to commit suicide or intentional self-injury.
 - c) Childbirth or pregnancy.
 - d) Motor racing, rallies, competitions, speed tests or the like.
 - e) The Insured Person being under the influence of, or being affected by alcohol or drugs, other than drugs taken under the direction of a qualified medical practitioner.
 - f) An incident taking place while You are employed as a motorcycle courier, dispatch rider or a fast food delivery rider.
 - g) An incident taking place while You are serving a ban from holding a licence.
2. Suffered after age 70 years.

Conditions

Choice of Law English law will apply to this Policy unless before it is issued, the Insurers make a written agreement saying otherwise.

Claims On the happening of any occurrence likely to give rise to a claim You must notify Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent North End, Portsmouth, Hampshire, PO2 8DE, the appointed claims handler in writing as soon as possible and in any event within 60 days of the date of the Accident. You must at Your expense, provide any certificates, information and evidence that may from time to time be required by Ultimate Insurance Solutions and in the form prescribed by them. Ultimate Insurance Solutions shall be allowed, at the Insurers expense and upon 30 days notice to You, to have a medical examination of You. If any claim submitted under this Policy shall be in any respect false or fraudulent, the Insurers shall be under no liability to make any payment in respect of such a claim.

Communications All communication is to be in English.

Interest No Benefit payable shall carry interest.

Interpretation Any word or expression to which specific meaning has been attached shall bear the same meaning wherever it appears. All cover is provided under the terms, Definitions, provisions, Exclusions and Conditions of this Policy.

Rights of Third Parties The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.

Caring For Our Customers

The A&A Group Ltd is committed to providing You with a high level of customer service at all times. However, if Our service ever falls below the standard You would expect, please contact us, either by phone, letter or e-mail as detailed in Your motorcycle insurance policy booklet.

Alternatively You can contact **The Quality Manager, Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire, PO2 8DE Tel: 0843 3094508**

Should we fail to offer You a final response within eight weeks of the initial date of Your complaint, or if You are not satisfied with our response, You may refer the dispute to the Financial Ombudsman at **Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0800 023 4567** from a landline or **0300 123 9123** from a mobile phone. Details of how to progress your claim can be found at www.financial-ombudsman.org.uk .

Nothing in this process will adversely affect Your legal rights.

Policy Cancellation Rights

You have the right to cancel this policy during a period of 14 days after the day on which You receive Your policy documentation. If You wish to do so You will be entitled to a full refund of the premium paid. If You want to cancel Your policy after the first 14 days You will not be entitled to a refund. If You wish to cancel the Policy please contact the Your Insurance Intermediary at the address provided. If You do not exercise Your right to cancel Your policy, it will remain in force for the term of the policy and You will be required to pay the premium.

Financial Services Compensation Scheme

This insurance is covered by the Financial Services Compensation Scheme. If the Insurers 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 any claim. Further information can be obtained from www.FSCS.org.uk or telephone 0800 678 1100 or 0207 7414100