

Buildings and Contents Insurance

AA Home Accident Plan Policy Summary



This summary is intended to provide you with basic details of your AA Home Accident Plan policy. This is not a statement of the full terms and conditions of your policy, which can be found in the policy wording. Provided you have paid the required premium, your cover will start on the date indicated in the right hand column of this document and will terminate at the same time as your AA Home Insurance policy.

What does AA Home Accident Plan cover me for?

If an insured person sustains bodily injury during the effective period of insurance, within the boundaries of the insured property and the Territorial Limits, the Insurers agree to pay the benefits below:

Table of Benefits

The amount payable as a result of bodily injury

1. Accidental Death	up to £25,000
2. Loss of Limb or Limbs	up to £25,000
3. Loss of Eye or Eyes	up to £25,000
4. Loss of Hearing	up to £25,000
5. Loss of Speech	up to £25,000
6. Permanent Total Disablement	up to £25,000
7. Hospital Cash	£200 per week up to a maximum of 180 days

Payment of Benefits

- Only one of Benefits 1 to 6 shall be payable in connection with one insured person in respect of any one accident.
- Any disability which existed prior to an insured person sustaining bodily injury shall be taken into account when calculating the benefit payable.
- Benefit 1 shall be reduced to £5,000 for insured persons aged under 16 years of age at the date of bodily injury.

Maximum Benefit Level

The maximum amount payable per accident shall be limited to £500,000.

In the event of an accident involving more than one insured person where the total amount payable exceeds £500,000 the benefit payable in respect of each insured person shall be proportionately reduced until the total does not exceed this amount.

Significant Exclusions or Limitations

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

1. 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 or the insured persons own criminal act
 - 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.
 - Sickness or disease (not resulting from accidental bodily injury) any naturally occurring condition or degenerative process or any gradually operating cause.
 - The insured person being admitted to any of the following; a mental institution, an establishment primarily for the treatment of psychiatric conditions, drug addiction or alcoholism, the psychiatric unit of any hospital or a nursing, rest or convalescence home.
2. Suffered after age 75 years.

What if I change my mind about continuing with this policy?

If you need to cancel contact Automobile Association Insurance Services (AAIS) on 0843 316 1617.

You will for a period of 14 days from the date you received your policy documentation or the date you entered into the contract (whichever is the later), have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus AAIS' reasonable administrative charges, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid.

Beyond the above period, you will still be entitled to cancel this policy, however further terms and conditions will apply in these circumstances. Full details of the action you need to take and the conditions upon which this right applies are included within the policy wording (see separate document).

How do I make a claim under my AA Home Accident Plan?

- If you wish to make a claim please telephone **0870 241 4539** the appointed claims handler will arrange for a claim form to be sent to you
- The claim form must reach the insurer within 60 days of the occurrence

What do I do if I am unhappy with the service I receive?

If you are unhappy with the level of service received, please see your AA Home Accident Plan policy wording for full details of how to complain.

If you remain dissatisfied with the final response to your complaint, you may also be entitled to contact the Financial Ombudsman Service.

Would I receive compensation if Ultimate Insurance Company Limited were unable to pay a claim?

In the event that Ultimate Insurance Company Limited is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of business and the circumstances of your claims. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

Policyholder Name:
Mrs A Home

Policy Number:
E12/CW742843H

Home Accident Plan Period of Cover:
30/06/2011 - 30/06/2012

Home Accident Plan Insurer Details:

The Underwriter is: **Ultimate Insurance Company Limited**, registered in Gibraltar (Registration 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 member of the United Kingdom's Financial Services Compensation Scheme, Financial Ombudsman Services 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.asp> Ultimate Insurance Company is registered with the FSA under number 522727 this can be checked at www.fsa.gov.uk

