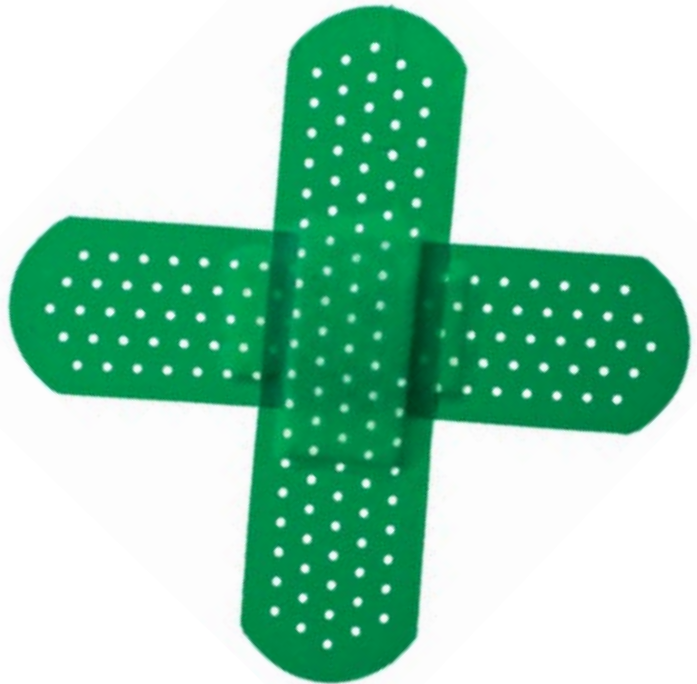


➤ Household Personal Accident Policy

How are you covered?



Your Policy Document

(Keep me somewhere safe)

KwikFit ➤
INSURANCE

› Household Personal Accident – Policy Summary

About this document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

Type of Insurance and Cover

Fortis Insurance Ltd offers Personal Accident insurance cover. Cover specific features and benefits (referenced to the sections contained in the insurance document or any endorsement to the document).

Personal Accident

We will pay £30,000 (£2,500 if any family member is under 16 years of age) if an insured person or member of the family suffers bodily injury while in the home during the period of insurance which results in Accidental Death.

Some meanings of words in this insurance (see page 5)

Accident means any bodily injury which is caused by a sudden, unexpected specific event occurring at a time and place within the home.

Bodily Injury means a physical injury during the period of insurance, resulting solely and independently from an accident, which within 12 months from the date of the accident, results in the insured person's death.

Dependant child or children means any person who is unmarried and under 18 years of age (or 23 years of age if in full-time education) who lives with an insured person.

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Family means the husband or wife of an insured person (or any other person they are living with as if they are married to them or with whom they are registered under a civil partnership) and dependant children who live with an insured person.

Home means the permanent private residence in the United Kingdom of the insured person that is insured under the insured person's Kwik Fit home insurance policy.

Insured Person means the person named as the policyholder in the Kwik Fit home insurance policy and any member of the family.

Significant or Unusual Exclusions or Limitations

We will not pay

- The sum insured for 'death' if the bodily injury does not lead to death within 52 weeks of an accident.
- If an insured person is over 80 years of age at the time of a claim.

General Exclusions

We will not pay for death due to:

- Commercial, occupational, trade or business purposes
- Suicide or attempted suicide or intentional self injury or being in a state of insanity

- War or terrorist activity.
- Radioactive contamination
- Deliberate exposure to exceptional danger, your own criminal act or due to alcohol or drugs
- Any matrimonial or family dispute.
- Any pre-existing medical condition

General Exclusions

We will not pay for death due to:

- Commercial, occupational, trade or business purposes
- Suicide or attempted suicide or intentional self injury or being in a state of insanity
- War or terrorist activity.
- Radioactive contamination
- Deliberate exposure to exceptional danger, your own criminal act or due to alcohol or drugs
- Any matrimonial or family dispute.
- Any pre-existing medical condition

Period of Insurance

The insurance runs concurrently with your Kwik Fit home insurance policy.

‘Cooling-off’ Period and your right to change your mind:

You may cancel the insurance, without giving reason, by telling Kwik Fit Insurance and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents.

How to claim

If a claim occurs you must report it to us as soon as possible. Please phone us on **0800 0724439**.

Complaints Procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should

in the first instance contact the Chief Executive, Motorplus Limited, Kircam House, Whiffler Road, Norwich NR3 2AL, telephone 01603 420000. In the event you remain dissatisfied and wish to make a complaint you can do so by contacting UK Underwriting Limited.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service.

This also applies if you are insured in a business capacity as a Micro-Enterprise or a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: **0845 080 1800**

Fax: **0207 964 1001**

Please note you have six months from the date of our final response in which to refer your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

Law applying to the Insurance

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.

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› The contract of insurance

This document and any endorsements form a legally-binding contract of insurance between you and **us**. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. **We** may cancel or change any part of the contract without getting anyone else's permission.

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and is administered by Motorplus Limited (trading as Familyplus) and is underwritten by UK Underwriting Limited on behalf of:

Fortis Insurance Limited, Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Qdos Broker & Underwriting Services Limited, Motorplus Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/ register or by contacting them on **0845 606 1234**.

› Your Demands & Needs

You have asked us to arrange a policy that pays compensation if you or your **family** die due to an accident in your home. **We**

do not make personal recommendations as to the suitability of this policy to individual circumstances.

› The Cover

If an **insured person** or member of the **family** suffers a **bodily injury** while in the **home** which results in accidental death

during the **period of insurance we** will pay up to the sum insured shown below.

1. Accidental Death

£30,000 each **insured person**

If any member of the **family** is under 16 years of age, the sum insured is limited to

£2,500

The maximum amount payable for any one **accident** is

£150,000

Cover is subject to the following warranties, meanings of words, exclusions and conditions

› Warranties

1. The **insured person** and any member of the **family** must not have reached 80 years of age at the time of a claim.
2. The **insured person** and any member of the **family** must be normally resident in the United Kingdom.

› Meaning of words

Accident means any **bodily injury** which is caused by a sudden, unexpected specific event occurring at a time and place within the **home**.

Bodily injury means a physical injury during the **period of insurance**, resulting solely and independently from an **accident**, which within 12 months from the date of the **accident**, results in the **insured person's** death.

Dependant child or children means any person who is unmarried and under 18 years of age (or 23 years of age if in full-time education) who lives with an **insured person**.

Enterprise

Any person engaged in an economic activity, irrespective of legal form and including, in particular, self-employed persons and family businesses engaged in craft or other activities, and partnerships or associations regularly engaged in an economic activity.

Family means the husband or wife of an **insured person** (or any other person they are living with as if they are married to them or with whom they are registered under a civil partnership) and **dependant children** who live with an **insured person**.

Home means the permanent private residence in the United Kingdom of the **insured person** that is insured under the **insured person's** Kwik Fit home insurance policy.

Insured Person means the person named as the policyholder in the Kwik Fit home insurance policy and any member of the **family**.

Micro-Enterprise

An enterprise which employs fewer than 10 persons; and has a turnover or annual balance sheet that does not exceed €2 million.

Period of insurance means the period of time that runs concurrently with **your** Kwik Fit home insurance policy.

We, us or our means Fortis Insurance Limited

UK Underwriting Limited on behalf of Fortis Insurance Limited. UK Underwriting Limited are an insurers' agent and in the matter of a claim act on behalf of the insurer, and/ or their agent Motorplus Ltd trading as FamilyPlus and/or ULR.

› Exclusions

This insurance does not cover death;

1. Where **bodily injury** arises from commercial, occupational, trade or business purposes.
2. Where the **insured person** commits or attempts to commit suicide or intentionally inflicts self-injury, while sane or insane.
3. Due to war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, terrorist activity, insurrection or usurped power (except where **we** need to provide cover to meet the minimum insurance required by the relevant law).
4. Due to radioactive contamination from:
 - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
5. Due to deliberate exposure to exceptional danger (except in an attempt to save human life), or the **insured person's** own criminal act, or due to alcohol or drugs.
6. Due to provoked assault or fighting (except in bona fide self defence).
7. Due to any matrimonial or family dispute.
8. Arising from physical or mental conditions or disabilities of a recurring or chronic nature from which the **insured person** or any member of the **family** suffered and was known to suffer, before this insurance started.

› Conditions

1. Notice must be given to **us** as soon as reasonably practical of any **accident** which causes or may cause death within the meaning of this insurance. The **insured person** must as soon as possible place himself under the care of a qualified medical practitioner. **We** must be told as soon as reasonably practical of the death of the **insured person** if it resulted from an **accident**.
2. **We** will only pay compensation to the **insured person** or his representatives, if all medical records, notes, post-mortem examination report and correspondence about the claim or related pre-existing conditions are made available on request to **us** or a medical adviser appointed by **us**.
3. Any fraud, concealment or deliberate mis-statement about any matter affecting this insurance or in connection with making a claim, will make this insurance null and void and all claims will be lost.
4. **'Cooling-off' Period and Your Right to Change Your Mind:**
If you feel this insurance does not suit your needs then a full refund will be allowed if this policy is returned within 14 days of the cover starting or within 14 days from the day on which you get the policy documents, whichever is the later.

No refunds will be given after this period unless at the discretion of Kwik Fit Insurance.

Kwik Fit Insurance can be contacted on **0800 0279876**, or you may write to them at 1 Masterton Way, Tannochside Business Park, Glasgow, G71 5PU.

5. The police must be notified immediately following any event likely to give rise to a claim under this insurance.
6. The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.

➤ How to make a claim

If you need to notify a potential claim, please immediately write to our Claims Department at the following address:

ULR Claims
Kircam House, 5 Whiffler Road
Norwich NR3 2AL

Telephone No: **01603 779247**

The department is open 24 hours a day throughout the year.

➤ How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact the Chief Executive Officer of Motorplus Limited at the following:

Motorplus Limited
Kircam House, Whiffler Road
NORWICH NR3 2AL
Tel: **01603 420000**
Fax: **01603 420010**

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting the following:

Head of Claims
UK Underwriting Limited
2 Gibraltar House, Bowcliffe Road
Leeds LS10 1HB

Please ensure your Policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity as a **Micro-Enterprise**, or a charity with an annual income of less than £1million, or are a trustee of a trust with a net asset value of less than £1million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall
London E14 9SR

Tel: **0845 080 1800**
Fax: **0207 964 1001**

Please note you have six months from the date of our final response in which to refer your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

› Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if they are unable to meet their obligations to you. Further information about this is available from the Financial Services Authority or the FSCS. The contact information is:

The FSCS
7th Floor
Lloyds Chambers
Portsoken Street
London E1 8BN

Tel: **0207 892 7300**

E-mail: **enquires@fscs.org.uk**

› Data Protection Act 1998

Motorplus Limited does not pass any personal data about you to any third parties. When you apply for insurance and/or make a claim, you will be required to disclose relevant personal data about yourself to Motorplus Limited or their agents, including data which is deemed “sensitive” under the Data Protection Act 1998. Your explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when you make a claim. Please note that any information that you provide to Motorplus Limited may be shared with other insurers, for the

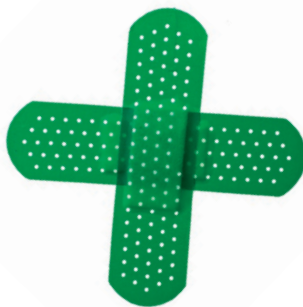
purpose of preventing fraudulent claims. All information provided by yourself will be used by Motorplus Limited, its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

Motorplus Limited is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry Of Justice in respect of regulated claims management activities.

› Your Household Personal Accident Policy Document

(Keep me somewhere safe)



Kwik Fit Insurance is an insurance intermediary authorised and regulated by the Financial Services Authority. For your protection calls may be recorded or monitored.

Registered in Scotland: 147319.
Registered Office: 1 Masterton Way,
Tannochside Business Park, Glasgow, G71 5PU

Kwik Fit Insurance
1 Masterton Way
Tannochside Business Park
Uddingston
Glasgow
G71 5PU