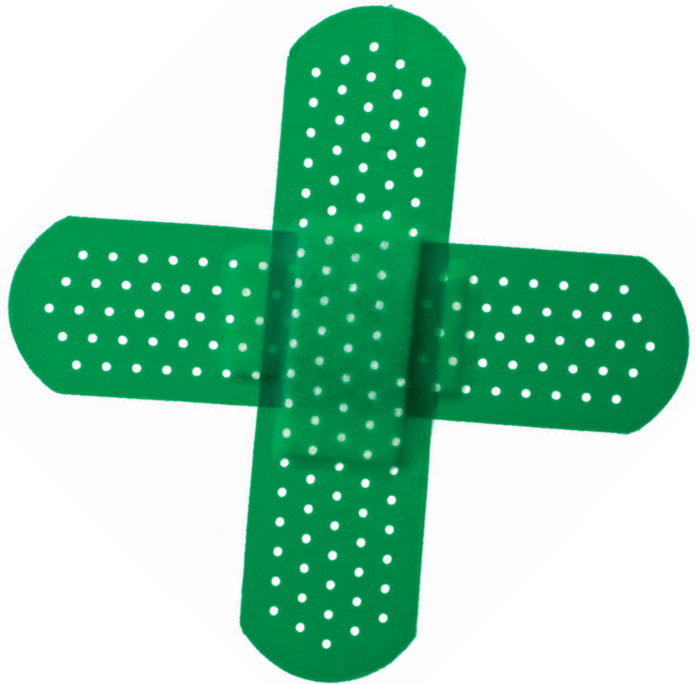


# › Drivers Personal Accident Policy

How are you covered?



**Your Policy Document**

(Keep me somewhere safe)

**KwikFit**›  
INSURANCE

# › Drivers Personal Accident Insurance – Policy Summary

This policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. It does not describe all the terms and conditions of your policy. You still need to read the policy wording for a full description of the terms of the insurance to make sure that you understand the cover.

**This Policy Summary does not form part of the Policy Wording**

## Insurance Provider

This insurance is underwritten by Ageas Insurance Limited.

## Purpose of the Insurance

This insurance gives financial compensation if you are injured due to a road traffic accident in the insured vehicle, or another private car, during the **operative time** as shown in the **schedule of benefits** on page 9 of your **policy wording**.

## Period of Insurance

You have bought a **drivers personal accident insurance**. This means that you are covered during the **period of insurance** (see page 7 of your **policy wording**), for accidental **bodily injury** happening during the **operative time** of this **insurance** (see page 7 of your **policy wording**).

## keyfacts<sup>®</sup>

### ‘Cooling-Off’ Period and Your Right to Cancel Your Policy

If you feel this **insurance** does not suit your needs then a full refund will be allowed if the **policy** is returned to Kwik Fit Insurance within 14 days of the cover starting, or within 14 days from the day on which you receive the **policy**, whichever is later. We will refund all premiums paid, within 30 days from when we get your cancellation request. The full premium is charged if cancelled after the 14 day cooling off period. Please contact Kwik Fit Insurance on **0800 280 2222** to get this refund.

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

### About your Insurance

The levels of cover and **sums insured** on this **policy**, are shown in the **schedule of benefits** Table on Page 9 of your **policy wording**.

The table overleaf shows the significant benefits and exclusions of your **policy**. The **policy** includes other conditions and exclusions. Please read your **policy wording** to make sure that the cover suits you.

Significant Features and Benefits	Limits and Exclusions Applying	Policy Reference
A lump sum payment if you die within 12 months of Accidental Bodily Injury	The sum insured is £30,000 The Death Benefit for any Insured Person under the age of 16 years or in full time education is limited to £2,500	Page 7, Definition of “Bodily Injury” and “Accident” Page 10, Condition 2
A lump sum payment if you lose the sight of one or both eyes within 12 months of Accidental Bodily Injury	The sum insured is £30,000	Page 7, Definition of “Bodily Injury” and “Accident”
A lump sum payment if you lose the permanent use of one or more limbs within 12 months of Accidental Bodily Injury	The sum insured is £30,000	Page 7, Definition of “Bodily Injury”, and “Accident”. Page 7, Definition of “Loss of Limb”
A lump sum payment if you lose the permanent use of your speech within 12 months of Accidental Bodily Injury	The sum insured is £30,000	Page 7, Definition of “Bodily Injury”, “Accident”, and Page 8 “Permanent Total Loss of Speech”
A lump sum payment if you lose the permanent use of your hearing in one or both ears within 12 months of Accidental Bodily Injury	The sum insured is: Loss of hearing in one ear – £7,500 Loss of hearing in both ears – £30,000	Page 7, Definition of “Bodily Injury”, “Accident” and Page 8 “Permanent Total Loss of Hearing”
A lump sum payment if you are permanently disabled from attending to any paid business or occupation within 12 months of Accidental Bodily Injury	The sum insured is £30,000	Page 7, Definition of “Bodily Injury”, “Accident” and Page 8 “Permanent Total Disablement”

Significant Conditions and Exclusions	Policy Reference
<p><b>Fraud or Misstatement</b> – This insurance will be null and void and all claims forfeited if there is any fraud, or false or hidden facts about any matter affecting this Insurance</p>	Page 10, Condition 6
<p><b>Excluded Activities and actions</b> – You will not be covered while you are taking part in the following activities or actions:</p> <ul style="list-style-type: none"> <li>• Taking part in military, air force or naval service or operations</li> <li>• Using the Insured Vehicle for private or public hire, the motor trade, as a courier, haulier, minibus or driving instructor, riding or driving in any kind of race</li> <li>• Your intentional self-injury, suicide or attempted suicide or being in a state of insanity temporary or otherwise</li> <li>• Provoked assault or fighting except in genuine self-defence</li> <li>• A criminal act, or while taking part in civil commotions or riots of any kind</li> <li>• While you are under the influence of alcohol or drugs</li> </ul>	<p>Page 7, Definition “Insured Vehicle”</p> <p>Page 10 Exclusions 1-3, 7</p>
<p><b>Medical Conditions</b> – You will not be covered for any claim happening from a disability or condition for which you have had medical advice or treatment before the start of cover under this Insurance</p>	Page 7, Definition of “Bodily Injury”, and “Accident”. Page 11, Exclusion 6
<p><b>Age Limit</b> – You must be under 81 years at the start and/or renewal of this Insurance</p>	Page 7, Definition of age limit
<p><b>Claims Limit</b> – The maximum payable per person is limited to £30,000. The maximum payable in total for all people happening from any one event is £240,000</p>	Page 9, Schedule of Benefits

### **Claim Notification**

You can make a claim by contacting:

#### **ULR Claims**

**Kircam House,  
5 Whiffler Road, Norwich NR3 2AL.**

Telephone No: **01603 779249**

Fax No: **01603 420010**

The claims line is open 24 hours a day throughout the year.

### **Your Right to Complain**

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**

Telephone No: **01603 420000**

Fax No: **01603 420010**

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

#### **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

£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:

**The 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 to Your complaint to the FOS. Referral to the FOS will not affect Your right to take legal action against Us.

If you are not satisfied with the service provided by Kwik Fit Insurance, you should contact them directly to discuss it.

### **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**

Telephone No: **0800 678 1100**

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

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### Your demands and needs

This product meets the demands and needs of those who wish compensation

if they or their passengers are seriously injured or killed in a road traffic accident in the insured vehicle.

# ➤ Your Personal Accident Policy

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

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

Qdos Broker & Underwriting Services Limited, Motorplus Limited.  
UK Underwriting Limited and Ageas 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](http://www.fsa.gov.uk/register) or by contacting them on **0845 606 1234**.

Ageas Insurance Limited has agreed to insure the **insured person** subject to the terms, conditions and exceptions contained in this document during the **period of insurance** and for which the premium has been paid or agreed to be paid.

The premium is payable;

- annually by credit or debit card
- monthly by credit or debit card
- monthly by direct debit instalments

Whichever of these payment methods you use, we will automatically renew your policy unless you tell us not to. We will write to you before the policy renewal date to remind you of this and to let you know of any changes to the cover and what the new payments will be.

# ➤ Important Notice

Please read this policy document carefully. If it is incorrect, please return it to:

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

### Law & Jurisdiction applying to this contract

Ageas Insurance Limited and the **insured person** are entitled to choose the law that applies to this insurance contract. Unless there is any written agreement to the

contrary, the law of England applies to this insurance contract. The courts of England will have jurisdiction.

### Cooling Off Period

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. Please call on **0800 280 2222**.

# › Definitions

In this Policy:-

## Accident/Accidental

means a sudden, unexpected, unusual, specific event which happens during the **period of insurance** and at the **operative time**, within the **territorial limits**.

## Administrator

Motorplus Limited trading as ULR and/or associated or subsidiary companies.

## Age Limit:

Under 81 years at the start and/or renewal of this policy.

## Bodily Injury

means identifiable physical injury which:-

- (a) is sustained by an **insured person** and
- (b) is caused by an **accident** occurring during the **operative time** during the **period of insurance** and
- (c) by itself and independently of any other cause, except illness directly resulting from, or medical or surgical treatment necessary due to the injury, results in the death or disablement of the **insured person** within twelve months from the date of the **accident**.

## British Isles

England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channels Islands and transport by water, rail or air within or between any of these territories as long as this transport is by commercial carrier.

## 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.

## Hospital

means a lawful establishment (other than a convalescent nursing or rest home or convalescent nursing self care or rest sections unit of a hospital) which has accommodation for resident patients with organised facilities for diagnosis and major surgery and which provides 24 hour a day nursing by registered nurses.

## Insured Person:

**Category (a) Policyholder** (as defined) and spouse (including Common Law and/or Civil Law Partner)

**Category (b)** Any passenger while travelling in any car being driven by the **policy holder** which they are insured to drive under the **motor insurance policy**

## Insured Vehicle

means a 4 wheeled private motor vehicle which is insured under the **motor insurance policy**.

## Loss of Limb

means permanent loss by physical separation of a hand at or above the wrist, or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm, foot or leg.

## Micro-Enterprise

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

## Motor Insurance Policy

means the **motor insurance policy** that has been issued by Kwik Fit Insurance to the **policy holder** for the **insured vehicle**.

## Period of Insurance:

The period of the **motor insurance policy** that covers the **insured vehicle**.\*

This **insurance** runs along with the **motor insurance policy**, and if the **motor insurance policy** is cancelled/ not renewed, all cover under this insurance will end.

\*If you arranged your **personal accident** cover after the start of your **motor insurance policy**, your **personal accident** cover starts from the date you bought it and ends on the expiry date of your **motor insurance policy**.

### Permanent Total Disablement

means disablement which entirely prevents the **insured person** from attending to any paid business or occupation and which lasts twelve consecutive months and at the end of that period is beyond hope of improvement.

### Permanent Total Loss of Hearing

means permanent total and irrecoverable loss of hearing which lasts 12 consecutive months and at the end of that period is beyond hope of improvement.

### Permanent Total Loss of Speech

means permanent total and irrecoverable loss of speech which lasts 12 consecutive months and at the end of that period is beyond hope of improvement.

### Policy Holder

means the person named as the policy-holder in the **motor insurance policy**.

### Operative Time

1. a road traffic accident which occurs whilst a **Category (a) Insured Person** is driving any car which they are insured to drive under the **motor insurance policy**, or whilst they are a passenger in any car, including getting into and out of such vehicle; and
2. a road traffic accident which occurs whilst a **Category (b) Insured Person** is travelling in, getting into or out of, any car driven by the **policy holder** which the **policy holder** is insured to drive under the **motor insurance policy**; and

3. In relation to both categories of **insured person**, a malicious and unprovoked assault by the occupant or rider of another motor vehicle or pedal cycle which occurs in the vicinity of the **insured vehicle**.

### Territorial Limits

- (a) The **British Isles**; and
- (b) Andorra, Netherlands, Greece, Belgium, Poland, Iceland, Cyprus, Slovakia, Italy (including San Marino and the Vatican City), Spain, Lithuania, Finland, Luxembourg, Switzerland (including Liechtenstein), Gibraltar, Austria, Norway, Hungary, Croatia, Portugal, Ireland, Czech Republic, Slovenia, Denmark, Latvia, Estonia, Sweden, Germany, Malta and France (including Monaco) providing that you are using the **insured vehicle**, your permanent home is in the **British Isles** and you do not use the **insured vehicle** outside the **British Isles** for more than 60 days in the **period of insurance**.

### Underwriters

means UK Underwriting Ltd on behalf of Ageas Insurance Ltd. UK Underwriting Ltd are an insurers' agent and in the matters of a claim act on behalf of the insurer.

# › Schedule of Benefits

The **underwriters** will pay as stated in this **schedule of benefits** if during the **operative time** during the **period of insurance** the **insured person** suffers

**accidental bodily injury**, subject always to the terms, conditions, limitations and exclusions of this policy.

	<b>SUM INSURED (Each Insured Person)</b>
1. Death	<b>£30,000</b>
2. Permanent Total Loss of Sight of One Eye	<b>£30,000</b>
3. Permanent Total Loss of Sight of Both Eyes	<b>£30,000</b>
4. Loss of One or More Limb(s)	<b>£30,000</b>
5. Permanent Total Loss of Speech	<b>£30,000</b>
6. Permanent Total Loss of Hearing	
(a) In One Ear	<b>£7,500</b>
(b) In Both Ears	<b>£30,000</b>
7. Permanent Total Disablement (other than loss of sight of one or both eyes or loss of limb(s), or loss of Speech, or loss of Hearing in one or both ears)	<b>£30,000</b>
Maximum Sum Insured Per Person	<b>£30,000</b>
Maximum Payable in total for All People for Any One Event	<b>£240,000</b>

# › Additional Benefits

If **accidental bodily injury** happens under paragraph 3 of the **operative time**, the following additional benefits will apply:

## **Hospital Daily Benefit:**

If the **insured person** needs in-patient treatment, the **policy** will pay £100 per day for each completed 24 hour period of their stay in hospital, up to a maximum of £3,000. This section excludes the first 24 hours of stay.

## **Emergency Dental Expenses:**

The **policy** will pay up to £250 for emergency dental treatment to natural teeth. This excludes the first £25 of each and every claim. Treatment must

be received within 7 days of the assault happening.

## **Personal Effects**

If the Insured Person suffers damage to clothing and/or personal effects, the **policy** will pay up to a limit of £150 for this, excluding the first £25 of each and every claim.

## **Stress Counselling:**

The **policy** will pay for up to 5 sessions of stress counselling up to a maximum limit of £500 in all with a qualified counsellor following a claim under Items 2-7 of the **schedule of benefits**.

## › Warranties

1. The **insured person** must not have reached the age of 81 years at the start and/or renewal of this Insurance
2. The **insured person** must normally be resident in the United Kingdom.

## › Conditions

1. No claim will be paid under more than one Item in the **schedule of benefits** for the consequences of one **accident** to any one **insured person**.
2. For any **insured person** under the age of 16 years or in full time education the **death benefit** (Item 1 of the **schedule of benefits**) is limited to £2,500.
3. Notice must be sent to the **Administrator** as soon as possible of any accident which may result in a claim under this **insurance**, and the **insured person** must as early as possible put himself under the care of a qualified medical practitioner.
4. Notice must be sent to the **Administrator** as soon as possible in the event of the death of the **insured person**, resulting or alleged to result from an **accident** which may result in a claim under this **insurance**.
5. In no case will the **policy** pay benefit unless the medical adviser(s) appointed by the **underwriters** for the purpose are allowed as often as reasonably necessary to examine the person of the **insured person**. Failure to meet this condition may harm any claim made.
6. Any fraud or false or hidden facts about any matter affecting this **insurance** or in connection with making any claim will make this Insurance null and void and all claims will be lost.
7. The police must be told immediately of any event likely to result in a claim under this **insurance**.
8. Claims must be reported to the **Administrator** within 12 months of the date of the original **accident**, unless otherwise agreed by **underwriters**.
9. Words in the masculine gender also include the feminine.

## › Exclusions

This **policy** does not cover death, disablement or loss:-

1. While the **insured person** is engaged or taking part in military, air force or naval service or operations.
2. While the **insured person** is using the **Insured Vehicle** for riding or driving in any kind of race, motor trade or private or public hire, as a courier, haulier, minibus or driving instructor.
3. Directly or indirectly caused or contributed to by the **insured person's** intentional self-injury, disease or natural cause, suicide or attempted suicide, provoked assault or fighting (except in genuine self-defence) or from the

**insured person's** own criminal act, or while engaged or taking part in civil commotions or riots of any kind.

4. Arising from or attributable to war (whether declared or not), invasion, an act of an enemy foreign to the nationality of the **insured person** or the country in which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, terrorist activity of any kind, explosions of war weapons, release of weapons of mass destruction, murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the **insured person** whether war is declared with the state or not.
5. Happening by or while the **insured person** is in a state of insanity temporary or otherwise.
6. Happening from a disability or condition of the **insured person** for which medical advice or treatment has been given before the start of this **insurance**, unless specifically agreed in writing by the **underwriters**.
7. While the **insured person** is under the influence of alcohol or drugs.
8. Arising out of or consequent upon or contributed to by radioactive contamination.

## › Claims Procedure

You can make a claim by contacting:

ULR Claims  
Kircam House  
5 Whiffler Road  
Norwich NR3 2AL

Telephone No: **01603 779249**  
Fax No: **01603 420010**

The claims line is open 24 hours a day throughout the year.

## › Complaint 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 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 writing to:

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 to Your complaint to the FOS. Referral to the FOS will not affect Your right to take legal action against Us.

If you are not satisfied with the service provided by Kwik Fit Insurance, you should contact them directly to discuss it.

## **Data Protection Act 1998**

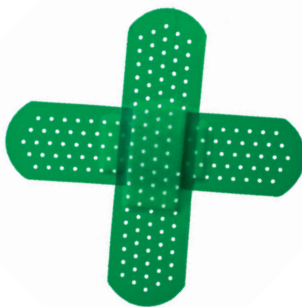
Motorplus Limited does not pass any personal data about you to any third parties. When you apply for insurance and/or make a claim, you will be required to disclose relevant personal data about yourself to Motorplus Limited or their agents, including data which is deemed “sensitive” under the Data Protection 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 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