

This is a summary and does not contain the full Terms and Conditions, which can be found in the Policy Booklet. It is important that you read the Policy Booklet and Insurance Schedule when you receive them. This Summary of Cover does not form part of the insurance contract.

Name of the Insurance Undertaking

All insurance under the Forces Financial Personal Accident Insurance is underwritten at Lloyd's of London.

Personal Accident cover is underwritten by Jubilee – Lloyd's Syndicate 5820.

The optional extra cover for death by natural causes is underwritten by Jubilee – Syndicate 779.

Type of Insurance Cover

The Forces Financial Personal Accident Insurance provides you with protection by paying lump sum payments in the event of permanent injury, disablement or death caused by an accident. The amount payable depends on the level of cover you have selected and when the accident occurred. The maximum benefit for the selected level of cover is payable unless the accident occurs whilst you are On Duty, in which case a lower benefit is payable in recognition of the payments available through the Armed Forces Compensation Scheme. If you are not a serving member of HM Armed Forces the policy will always pay the Off Duty benefits in the event of a valid claim. Please see your Insurance Schedule which will give you the full details.

There is optional extra cover for death by natural causes. Again, your Insurance Schedule will tell you if this cover applies.

To be able to buy the policy you must be (a) under 60 years of age, and (b) a serving member of the HM Armed Forces, or working on behalf of the Ministry of Defence either as a direct employee or civilian contractor.

If you subsequently leave HM Armed Forces or no longer have a working relationship with the Ministry of Defence you can still keep the policy up to your 65th birthday provided that your new occupation is acceptable to the Insurers.

Significant Features and Benefits

Your Personal Accident Insurance includes the following features, dependent upon the level of cover you have selected, which will be shown on your Insurance Schedule.

World-wide cover, providing benefits for:

- Deployment cover to Afghanistan or Iraq providing you have held this policy for a minimum of 8 months prior to being deployed. (Please refer to page 6 of the policy booklet for full details).
- Accidental Death (from £12,500 up to £25,000).
- Permanent total disablement from any occupation (from £4,000 to £150,000).
- Permanent total disablement from normal occupation (from £2,000 to £15,000).
- Loss of: sight in both eyes, or two limbs, or hearing in both ears (from £4,000 to £150,000).
- Loss of: sight in one eye, or one limb, or hearing in one ear (from £1,000 to £112,500)
- Further cover includes other permanent injuries, permanent loss of special service pay, bullet and shrapnel wounds, cancer of specified female organs and injuries resulting from someone else's criminal act – for full benefits please see the Schedule of Benefits in the Policy Booklet and in the Insurance Schedule.
- The policy will pay a benefit for permanent total disablement after 12 months of certified disablement.
- The policy will pay the accidental death benefit if an Insured Person is missing and the Insurers are satisfied that the evidence provided supports the conclusion that their death was caused by accidental bodily injury. If at any time after the benefit has been paid the Insured Person is found to be alive, the payment must be refunded.
- The benefits under the policy are payable if the injury is caused by unavoidable exposure to the elements.
- Personal Accident benefits can be extended to your spouse or partner and any dependent children over 30 days old and up to 18 years old (or up to 23 years old if in full time education). If this cover is selected and both you and your spouse or partner die or are permanently totally disabled from any occupation in the same accident, the policy will pay double the benefits for you and your spouse or partner.

Optional extra cover

You can select extra cover for death by natural causes and it can be extended to include your spouse or partner. Children cannot be covered for this benefit.

Note: the level of benefit payable will be determined by the level of benefit you select for Personal Accident and it will be shown on your Insurance Schedule.

Significant and Unusual Exclusions or Limitations

Like all policies of this type there are some situations that are not covered and situations where a payment condition may apply. Please refer to the Exclusions and General Conditions sections of the Policy Booklet

The main exclusions are for claims resulting from:

- Alcohol or drug misuse.
- The Insured Person taking part in criminal actions or riot or civil commotions.
- Any medical condition which the Insured Person knew about, or suffered from, in the 12 months before your cover starts unless the Insured Person goes for 12 months without symptoms and without seeing their doctor about it ("pre-existing medical conditions").
- The Insured Person being in a state of insanity (temporary or otherwise) or suffering from any psychiatric, mental, nervous or stress related disorder or anxiety state.
- Deliberate self-injury whether sane or insane.
- Suicide or attempted suicide. This exclusion does not apply in respect of death by natural causes provided cover has been in force for at least 12 months.
- Any claim where the incident occurred after the Insured Person's 65th birthday.
- Radioactive contamination.
- War whether declared or not between any of the following countries: France, the United Kingdom, Russia or any state that was formerly a member of the Union of Soviet Socialist Republics, the United States or The People's Republic of China.
- Nuclear, Chemical, or Biological Terrorism.

The main conditions relating to benefit payment are shown below

Personal Accident Insurance only.

- In the event of a valid claim the Insurers will pay the Off Duty Benefit (as shown in the Insurance Schedule), unless the Insured Person is a member of the HM Armed Forces and was On Duty at the time of the loss, in which case the Insurers will pay the On Duty Benefit.
- Permanent bodily injury benefit payments will be reduced by 50% for any off duty motorcycle accidents. The maximum we will pay for this type of claim will be limited to £50,000. (Please see page 6 of the policy booklet for full details)
- The Insurers will not pay under more than one of the benefits for accidental death, permanent total disablement or permanent bodily injury in respect of the same Insured Person for the same accident.
- The amount payable for accidental death of a child will be £5,000 irrespective of the level of cover selected.
- After payment has been made for any permanent total disablement, or complete and irrecoverable loss of sight in both eyes, or complete and irrecoverable loss of use of two or more limbs, or loss of speech or complete and irrecoverable loss of hearing in both ears there will be no further cover for that Insured Person.
- Permanent total disablement from normal occupation will only be paid if the accident occurred after the Insured Person has completed his/her basic training if they are a serving member of HM Armed Forces.
- When assessing payment for any of the permanent bodily injury benefits the Insurers will take into account any existing disability.
- If there is more than one claim for permanent bodily injury or loss of Special Service Pay for an Insured Person arising from the same accident, payment will not be made for more than the amount equal to the loss of two limbs benefit.

Optional Extra Cover for Death by Natural Causes

- Suicide is included once the policy has been in force for 12 months.
- The policy does not acquire a surrender value.
- Children are not covered for death by natural causes.

Duration of Cover

Cooling-off period

If, having applied for this insurance, you decide that you do not want it after all, simply write to the Forces Financial Customer Response Team within 30 days of receiving your insurance documents and all cover will be cancelled. Any premium paid will be refunded to you.

Cancelling Cover

You are entitled to cancel your policy at any time after the cooling off period has expired. The Insurers may cancel this policy by sending 30 days notice to your last known address.

When cover is cancelled after the cooling-off period for whatever reason, there is no refund of premium. This is because you pay the premium monthly and you will have only paid for the cover you have already received.

Automatic cancellation

All cover under this policy will end automatically on the first of these events:

- (a) your 65th birthday, or
 - (b) upon death of Policyholder or upon payment of the Maximum Policy Benefit shown on the Insurance Schedule for the Policyholder.
- In the event of the death of your spouse or partner or payment of the Maximum Policy Benefit shown on the Insurance Schedule for your spouse or partner, cover may still continue for you (the Policyholder).

Inflation Protector

To protect you from the effects of inflation, each year on the anniversary date of your policy for as long as it stays in force, the benefits and premiums will be increased by 5% of the current amounts that apply.

Reviewing Your Cover

The Insurers recommend that you regularly review your Personal Accident Insurance to ensure that it continues to meet your needs. You are not permitted to increase your level of cover while you are deployed or under orders to deploy.

How to claim

Should you need to make a claim under this policy please contact the Claim Administrators on the telephone number shown below:
0845 36 55 212 (from the UK)
+44 845 36 55 212 (rest of the World)

How to Make a Complaint

Both Forces Financial and the Claim Administrators are dedicated to providing you with a high quality service at all times. If you or your personal representative feel that you have not been offered a first class service please tell them. Every effort will be made to sort out the problem.

If you or your personal representative wish to make a complaint about your policy or premium payments please contact The Customer Response Team, Forces Financial, 15 Thorney Leys Business Park, Witney, Oxon OX28 4GG. Phone 00800 11 22 33 04 if calling from the UK or Germany, or +44 1993 862046 if calling from any other country.

However, if the problem or complaint is about a claim please contact the Claim Administrators by writing to The Managing Director, Jubilee Service Solutions Limited, 21 Perrymount Road, Haywards Heath, West Sussex RH16 3TP. Phone 0845 36 55 212.

Fax: 01444-458234. email: jss.enquiries@jubilee-insurance.com. They have internal complaints handling procedures that are available on request.

If you or your personal representative are not happy with the way the complaint has been dealt with it can be referred to Lloyd's. The contact details are: Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA. Phone: 020 7327 5693. Fax 020 7327 5225. E-mail: complaints@lloyds.com

Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel 0845 080 1800. Further details will be provided at the appropriate stage of the complaints process. This complaints procedure is without prejudice to your or your legal representative's right to take legal proceedings.

The Financial Services Compensation Scheme

The Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation under the scheme if they are unable to meet their obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme: 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on their website at www.fscs.org.uk