

Policy Summary - Personal Security Plan

The information provided in this policy summary is key information you should read. You are encouraged to read the policy document in order to understand fully all conditions and exclusions which relate to this cover.

This Policy Summary does not contain the full terms and conditions of your Personal Security Plan Insurance. The full terms and conditions can be found in the policy document.

The cover is provided by certain underwriters at Lloyd's of London

This policy is valid for 12 months and is renewable annually

Cover	Premier Security Plan	Premier Plus Security Plan	Premier Gold Security Plan	Children's Personal Security Plan
Accidental Death	£30,000	£60,000	£100,000	£5,000
Loss of Sight	£15,000	£30,000	£60,000	£5,000
Loss of two or more limbs	£15,000	£30,000	£60,000	£5,000
Loss of one limb	£7,500	£15,000	£30,000	£2,500
Monthly Temporary Disability Benefit	£250	£350	£500	N/A
Permanent Disability Lump Sum	£15,000	£30,000	£60,000	N/A
Daily Hospital Cash Benefits	£15	£20	£25	£25

For full details and limitations on benefits please refer to the policy document

Significant Exclusions

You are not covered for claims arising out of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, act of terrorism and contamination due to an act of terrorism.

You are not covered for claims arising from suicide or self-inflicted injury, or any attempt thereto, engaging in hazardous sports, engaging in military duty, driving any kind of vehicle while having more than the legally permitted level of alcohol in the blood.

All claims arising from sickness or illness are excluded from cover.

The Monthly Temporary Disability Benefit/Permanent Disability Lump Sum will only apply provided you are between 16 and 55 years at the original inception date of the plan and in full-time employment. All cover and benefit in respect of these Benefits will cease automatically on payment of a Permanent Disability Lump Sum, your 60th birthday or when you cease full-time employment whichever is earlier.

Please see the exclusion section in the policy for more details and for all the exclusions to the policy.

Claims

All claims should be notified in writing to ICMS, IPH House, Stirling Way, Borehamwood, Herts, WD6 2BT, United Kingdom.

Tel +44 20 8905 2888 Fax: +44 20 8207 2878 Email: icms@iphinsurance.com

Cancellation of this policy

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, you should contact the broker who arranged this contract for you or you should write to IPH Ltd, IPH House, Stirling Way, Borehamwood, Herts WD6 2BT, United Kingdom.

Complaints Procedure

Any enquiry or complaint that you may have should in the first instance be addressed to the Customer Services Manager, IPH Ltd, IPH House, Stirling Way, Borehamwood, Herts WD6 2BT, United Kingdom. Tel +44 20 8905 2888 Fax: +44 20 8207 2878

Please quote your Certificate number in all correspondence so that your complaint may be dealt with speedily.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to:

Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA, United Kingdom Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: Complaints@Lloyds.com

In the event you are still dissatisfied then you may be able to refer to:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Tel: 0800 0234 567 and 0300 123 9123. Further information is available from them.

Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the unlikely event that the underwriters cannot meet their liabilities under this policy. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from www.fscs.org.uk