

## Policy Summary – Personal Security Plan Insurance

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. These can be found in your Certificate of Insurance or Plan Rules.

The cover is provided by certain underwriters at Lloyd's of London. This policy is valid for 12 months and is renewable annually. You may need to review and update the cover periodically to ensure it remains adequate.

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

**For full details and limitations on benefits please refer to your Certificate of Insurance and Plan Rules**

### 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 60<sup>th</sup> 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 (0) 20 8905 2888 Fax: +44 (0) 20 8207 2878 Email: [icms@iphinsurance.com](mailto:icms@iphinsurance.com)

## **Cooling-off period and cancellation**

You may cancel the policy within 30 days from the day on which you receive the original policy documents. Any premiums you have already paid will be fully refunded to you.

To cancel, you should either contact the broker who arranged this contract for you, email us at [info@iphinsurance.com](mailto:info@iphinsurance.com), or write to:  
IPH Ltd  
IPH House  
Stirling Way  
Borehamwood  
Herts  
WD6 2BT  
United Kingdom

After the cooling-off period you may cancel the plan at any time by emailing or writing to us at the above address. Providing there are no claims made on the policy, we will refund the pro-rata unused premium less the administration charge.

## **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 Email: [info@iphinsurance.com](mailto:info@iphinsurance.com)

Please quote your Policy Number in all correspondence so that we may deal with your complaint quickly.

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 the Complaints team at Lloyd's:

Complaints  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Chatham  
Kent  
ME4 4RN  
United Kingdom

Tel: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at <http://www.financial-ombudsman.org.uk>.

## **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 US\$/£/€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](http://www.fscs.org.uk)