



Certificate Summary

This Certificate summary provides an overview of cover for the Family Accident Insurance.

It does not include the full terms of the Certificate which can be found in the Certificate of Insurance.

Your insurer(s) (as detailed on your Certificate Schedule) are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk.

This insurance contract is arranged and administered by Indigo Underwriters Limited (trading as IndigoUnderwriters) who underwrites and administers this contract on behalf of certain underwriters at Lloyd's.

IndigoUnderwriters is regulated by the Financial Conduct Authority, our registration number is 514818.

Our registered address is: No 1 Royal Exchange, London EC3V 3DG.

Registered in the UK, Company number: 07085778

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Please keep this document somewhere safe, it contains the information you need to understand what you are covered for, what to do in the event of a claim or how to register a complaint about any aspect of the cover and service provided.

Please read the Certificate and check carefully that the cover you have requested are included and shown in the Certificate schedule.

The Certificate also outlines your duties under this insurance agreement. If you do not understand any part, you should contact your adviser or insurance broker.

If the Certificate is incorrect, please contact your adviser or insurance broker without delay.

Please read these documents carefully and quote your Certificate Reference in all communications.

Significant features & benefits

Premium payment

If you take out cover your premiums are payable monthly in advance and will be collected by regular payment from your debit or credit card, known as a continuous payment authority.

If we are unable to collect Your premium on the agreed date we will automatically try again 5 days later.

If the second attempt fails we will try again 5 days (10 days total) after attempt 2.

If we are still unable to collect your premium after attempt 3 your insurance will be terminated.
Refer to General Condition: 'Insurers' rights not to renew'

If you make a claim within the first 30 days of cover, any unpaid premium will be deducted from the benefit that is payable by us.

Annual Review

Life changes so rapidly that people are often unaware of how it can affect their insurance. We will review your cover with you at least once a year as it's so important make sure it accurately reflects your circumstances.

This is also the time that we will make any changes to your insurance unless we are required by Law to make the change earlier.

Change of occupation

You must notify us without delay or as soon as reasonably practicable of any change in the occupation(s) of an insured person during the time you are covered by the Certificate.

If a new occupation is one of the Declined Occupations the Certificate will terminate immediately upon the new occupation becoming effective and any premiums paid after that date will be refunded.

The Family Accident Insurance Certificate provides cash amounts in the event of you suffering:

- one of the accidental permanent injuries listed in the Certificate terms and conditions and you survive for at least 28 days after the date of accident;
- accidental total permanent disablement as defined within the Certificate terms and conditions as the inability to perform 3 out of 6 activities of daily living, as a result of an accident within 24 months of the date of an accident;
- a broken bone, meaning a break to a bone as a result of an accident, which can be evidenced by x-ray or other suitable clinical diagnosis, as described within the Certificate terms and conditions;
- your death as a result of an accident within 12 months of the date of the accident;
- Hospitalisation caused by an accident, a benefit if an insured person is admitted to hospital as an inpatient for at least 24 hours during the time that person is covered by the Certificate. The amount of benefit payable for each day after the first 24 hours is specified in the Certificate schedule, and is payable from day one of the insured person's stay for up to a maximum of 90 days per accident;
- Hospitalisation caused by sickness, when an insured person has been insured under the Certificate for twelve (12) months, the hospitalisation benefit is paid if an insured person is admitted to hospital as an inpatient for at least 24 hours during the time the insured person is covered by the Certificate. The amount of benefit payable for each day after the first 24 hours is specified in the Certificate schedule, and is payable from day one of the insured person's stay for up to a maximum of 90 days per insured event.

Certificate-holders can also choose to insure up to 4 children.

Child Protection

If Optional Child Protection is selected, and if the eligible child suffers an insured event the Certificate will pay the benefit amount shown on the Certificate schedule.

Eligible children can only be covered for a maximum of five units across multiple Family Accident Insurance Certificates with IndigoUnderwriters.

In addition to benefit for the Insured events itemised above, benefit is also payable if the eligible child is diagnosed with cancer - excluding less advanced cases (see **Certificate terms and conditions for more details**).

The amount of benefit payable is subject to the number of units selected.

Significant Exclusions & Limitations

For Your ease of reference the location of the relevant section within the terms and conditions where applicable is shown in brackets.

- Hospitalisation benefit is not payable as a result of sickness until the insured person has been insured under the Certificate for 12 months, or for any period of hospitalisation in any hospital outside the UK. **(The benefit - hospitalisation)**
- Any broken bone claim relating to osteoporosis, brittle bone disease, osteoarthritis or other degenerative bone disorder or for any injury to the nose or teeth is not covered. **(What is not covered (exclusions))**
- Any claim relating to psychiatric illness, depression, mental or nervous disorders or stress related conditions is not covered. **(What is not covered (exclusions))**
- Optional surgery is not covered under hospitalisation benefit. **(What is not covered (exclusions))**
- All claims must be supported by medical evidence provided by a qualified UK medical practitioner.
- Any claim occurring in Afghanistan, Central African Republic, Chechnya, Democratic Republic of Congo, Iran, Iraq, Israel (West Bank and Gaza Strip), Libya, Mali, Nigeria, North Korea, Somalia, Sudan, South Sudan, Syria and Yemen is not covered. **(What is not covered (exclusions))**
- Other exclusions also apply. **(What is not covered (exclusions))**
- If optional Child Protection has not been selected, no benefit will be payable in respect of children.
- Benefits are fixed and do not increase in line with inflation. This means that inflation may erode the buying power of your fixed benefit. You may need to review and update cover periodically to ensure it remains appropriate and adequate.
- There are certain occupations that are not covered under the Certificate, namely agricultural worker; farm labourer or fruit picker; member of the armed forces; asbestos worker; coal miner; motorcycle courier; professional diver; demolition worker; any user of explosives; unskilled labourer or any unskilled construction site worker; oil or gas driller, worker and rigger; quarry worker; pneumatic driller; professional sportsperson; tunneller. **(What is not covered (exclusions))**

- Claims are not payable as a result of accidents whilst flying other than as a passenger or caused whilst participating in contests of speed, mountaineering, rock climbing, pot holing, professional sports or commercial diving. **(What is not covered (exclusions))**
- For optional Child Protection, cancer benefit will not be payable if the eligible child has been previously diagnosed or had any tests or investigations that lead to the diagnosis of cancer within the first 30 days the Certificate is in force. **(What is not covered (exclusions))**
- For optional Child Protection, hospitalisation benefit will not be payable if the hospitalisation is as a result of any condition existing at birth regardless of cause. **(What is not covered (exclusions))**
- Certificate benefits are only available to you whilst you are a resident in the UK. If you cease to be a resident in the UK, your Certificate will terminate immediately without any value. If you intend to cease UK residency in the foreseeable future the Certificate may not be right for you. IndigoUnderwriters' definition of a UK resident is a person whose habitual residence, meaning the place where the person's centre of vital interests (economic, domestic and social) is located, is in England, Wales, Scotland, or Northern Ireland. A person who is a UK resident will cease to be a UK resident if they leave the UK with the intention of not returning to reside in the UK within 6 months, or if they are away from the UK for a continuous period of 6 months. **(Definitions and General conditions - Residence)**
- We monitor the premium needed to provide the benefits and may change the premium to reflect unexpected changes in our actual and expected experience of claims that have been, or are likely to be made; expenses that we expect to, or do, incur; Certificate lapses; the investment income we receive; and any change in the law affecting this Certificate or us. We will give you at least 30 days' notice of any change to the premium by writing to you at your last known address. If you are not happy with any change in premium, you have the right to cancel the Certificate (see the section headed **Cancellation**). Any changes will occur at the time of your annual review unless we are required by law to make it earlier. **(General Conditions – Premium: Changes to Premium)**

After the Certificate starts, is there anything I need to do?

You must tell us if you do any of the following or your Certificate may not pay out:

- Change your or your insured partner's occupation to a Declined Occupation
- Change your address.

You should also let us know if you change debit or credit card details.

Duration of the Certificate

You must be aged between 18 and 59 to be eligible to take out the Certificate.

Providing you pay a premium each month, the term of the Certificate will continue until the earlier of the following:

- your 69th birthday;
- payment of accidental total permanent disablement benefit in respect of you;
- you are no longer a UK resident;

- your death;
- if you fail to pay the premium; or
- you change your occupation to one of the Declined Occupations; or
- cover not continued by **Us** after **Your** annual review date.

Your Partners' cover, if insured, will continue until the earlier of The date your cover terminates; their 69th birthday; payment of accidental total permanent disablement benefit in respect of them; they are no longer a UK resident; their death; or they change their occupation to one of the Declined Occupations.

Cover for a child starts on the Certificate start date, and will normally extend to (and stop on) the earlier of the child's 18th birthday (or 23rd birthday if in full time education); the event of the child's marriage; the payment of total permanent disablement benefit in respect of you or the child; you or the child ceasing to be a UK resident; your 69th birthday; or your or the child's death.

If you do not pay the premium your Certificate will cease without value.

Right to cancel

You can cancel your Certificate at any time. If you cancel within 30 days of receipt of your Certificate schedule at Certificate issue you will be entitled to a full refund of any premiums you have paid up to that time providing you have not made a claim.

If cover is cancelled after the 30-day cooling off period, no refund of premiums will be paid.

Making a claim

If you wish to notify us of a claim simply contact our authorised representative, details can be found in the Certificate schedule.

Making a complaint

If **you** have a query/concern please contact **your** insurance adviser or broker in the first instance.

In the event **you** remain dissatisfied any wish to make a complaint **you** can do so at any time by contacting the Insurers using the details below:

Complaints
Novae Syndicates Ltd
21 Lombard Street
London
EC3V 9AH

Tel No: 020 7050 9000
e-mail: complaints@novae.com

You can also complain to Lloyd's. The complete complaints process is set out in **Section 6 – Making a complaint**

Law

The Law of England and Wales applies to the Certificate.

Tax

The proceeds from the Certificate are free from UK income tax and capital gains tax. However, if we pay the proceeds after the death of an insured person, inheritance tax may be due on the benefit paid.

The Government may change the tax position described above.

Tax is based on personal circumstances and subject to change.

Financial Services Compensation Scheme

Your insurers are covered by the Financial Services Compensation Scheme. You or the insured person may be entitled to compensation from the scheme if the insurers cannot meet their financial obligations depending on the type of insurance and the circumstances of the claim. Further information about the scheme is available from the Financial Services Compensation Scheme, 10th floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU and on their website: www.fscs.org.uk. Telephone: 0800 678 1100/ 020 7741 4100