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# Business Insurance

## Summary of cover – personal accident section only

### About this document

This document is a summary of the insurance provided and does not contain the full terms and conditions of your insurance. You can find these in the policy wording. This summary is for information only and does not form part of your insurance contract. A copy of the full policy wording is available.

### Features and benefits

- Choice between capital benefit and / or weekly benefit.
- Applies to all principals, partners and directors of your business who are under the age of 75.
- Capital Benefit: Lump sum paid following death, loss of limb, loss of sight or permanent total disability.
- Weekly Benefit: Paid for temporary total disablement following an accidental injury, whenever it occurs.
- Lump sum paid following disappearance.

### Limits of cover available

Cover is provided up to the limit of cover shown in your policy schedule. The capital benefits section has a fixed limit of cover of £2,000. In the temporary total disablement section you can choose from the following weekly limits: £300, £400 or £500.

Your policy schedule will show which section(s) are covered.

## Significant or unusual exclusions or limitations

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all the exclusions in the policy documents.

### Exclusion or limitation

Armed forces exclusion

Exclusion of injuries caused by a deliberate act or endangerment

Exclusion of injuries caused by any criminal act

Exclusion of injuries caused or contributed to by any pre-existing physical or mental condition

Exclusion of injuries caused by non-prescribed drugs or alcohol

Exclusion of injuries caused by flying other than as a fee paying passenger

Hazardous pastimes exclusion

Suicide and insanity exclusion.

## Standard excesses

Section of cover	Excess
Temporary total disablement	First 14 days
Death	Nil
Total irrecoverable loss of sight in one or both eyes	Nil
Loss of one or more limbs	Nil
Permanent total disablement	Nil

## **Policy duration**

This is an annually renewable policy.

## **Applicable law**

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales applies. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

## **Fees**

If we make any changes to your policy on your behalf, if your policy is cancelled, or if we need to print and re-send your documents to you, we may charge an administration fee to do so.

## **Making a complaint**

If you have a complaint about your policy you should contact us.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk))

**This document is available in other formats.**

If you would like a Braille, large print or audio version, please contact us.

**[www.axainsurance.com](http://www.axainsurance.com)**

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