



Personal accident section

Summary of Cover

AXA Business Insurance

keyfacts®

About this document

This document provides details of the key features and any significant exclusions and conditions of Personal accident insurance only. You can find the full terms and conditions of the cover in the policy document.

This information is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request or online at <https://secure.axainsurance.com/login/my-axa-account/>.

It does not include any details of any other covers which are available within AXA Business Insurance.

Important information

These covers are additional covers, that are only available if Contents cover has been selected

Features and benefits

Personal accident section only
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 £2,000. In the temporary total disablement you can choose from the following weekly limits:

- £300
- £400
- £500

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 of the exclusions in the policy documents

Exclusion or limitation
Armed forces exclusion
Chemical weapon 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 paying passenger
Hazardous pastimes exclusion
Suicide and insanity exclusion
War risk 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 that applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise the Law of England and Wales will apply to this policy.

Your cancellation rights

If you're not satisfied with your policy you can contact us within 14 days of receipt of your documents and you'll be entitled to a full refund – as long as your cover hasn't started yet. If your cover has started, you'll receive a proportional refund based on the cover you haven't used yet.

If you cancel after 14 days, you'll receive a proportional refund based on the cover you haven't used yet – but you'll also have to pay a cancellation fee of £35.

In all cases, if you've made a claim or a claim's been registered against you before you cancel, you won't be entitled to a refund – and the £35 cancellation charge will still apply.

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.

Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy

If you do not have access to the internet please contact us and we will send you a printed copy.

Financial Services Compensation Scheme (FSCS)

AXA Insurance plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event that we cannot meet our obligations to you. This depends on the type of insurance, size of your business and the circumstances of your claim. Further information about the compensation scheme arrangements is available from the FSCSC (www.fscs.org.uk)

The European Commission has also provided an Online Disputes Resolution Service for logging complaints. To use this service please go to <http://ec.europa.eu/odr>