

MOTORISTS PERSONAL ACCIDENT INSURANCE

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover.

This insurance is underwritten by Certain Underwriters at Lloyds, London. Marketform syndicate 2468.

Type of Insurance Personal Accident Insurance

Period of Cover The policy will last for one year and will be renewable on an annual basis.

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>This insurance provides compensation for accidental bodily injury following a motor accident involving your vehicle that results in:</p> <p>DEATH PERMANENT TOTAL DISABLEMENT (From usual occupation/employment)</p> <p>LOSS OF LIMB LOSS OF SIGHT LOSS OF SPEECH LOSS OF HEARING</p> <p>Hospital benefit - a set monetary benefit for each day spent as a hospital in-patient as a result of a motor accident.</p> <p>Cover includes your spouse/partner and other vehicle passengers.</p> <p>Road Rage & Carjacking Cover applies to injury as a result of attack or assault following a road incident or while making emergency roadside repairs to your vehicle.</p>	<p>This Insurance does not provide cover for bodily injury which arises from:</p> <ul style="list-style-type: none"> - any accident not involving your motor vehicle - the effects of alcohol or drugs - terrorism or war - any form of sickness or disease - suicide or self injury - pregnancy or childbirth - committing a criminal or unlawful act - motor racing time trials or the like - deliberate exposure to danger - nuclear contamination / radiation - use of your vehicle for business (unless your motor insurance policy covers business use) - use of your vehicle for hire or reward - the use of motorcycles of any kind - your vehicle not being roadworthy - provoked assault <p>Reduced benefits are payable to people under 15 years of age. No cover applies to people aged 76 or over.</p> <p>Partner means your partner who permanently lives with you.</p>	<p>Full details of these and other exclusions are shown in the Certificate of Insurance under the heading of 'What is not covered'</p> <p>For full details of the levels of benefits provided please refer to the certificate Schedule.</p> <p>For details of the amount payable for hospital benefit please refer to the certificate Schedule.</p>

We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.

Claims must be reported to Renew Insurance Services Ltd. as soon as possible by telephoning 08000 353922 or by sending a fax to 01638 782301.

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact your broker, Renew Insurance Services Ltd.

However, In the event that you remain dissatisfied please contact Marketform Ltd. directly by telephone 0207 488 7700.

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's

The address is: Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.
Telephone No. 020 7327 5693. Fax No. 0207 327 5225. Email: complaints@lloyds.com

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

Lloyd's insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the scheme is available from the Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, London E1 8BN and on their website www.fscs.org.uk