

Personal Accident Cover Policy Summary

The following is a summary of the key features, benefits, and significant limitations of the policy provided by Quinn-direct Insurance Limited. Full terms and conditions of cover can be found in the policy document. This summary is intended as a generic document, the purpose of which is to outline the general scope of cover provided under our standard policy.

Policy Type & Cover Provided

The policy provides benefits in the event of accidental death or bodily injury. The standard duration of the policy is twelve months.

Significant Features & Benefits Of The Policy

- Cover is effective twenty-four hours a day.
- Up to four people can be included on the policy.
- Cover includes:
 - Loss of sight
 - Loss of hearing
 - Permanent total inability from engaging in or attending to usual occupation
- Cover is effective worldwide.
- Cover is provided for temporary total disablement.
- Lump sum payable in the event of death or permanent total disablement.
- Weekly benefit payable in the event of temporary total disablement (subject to stipulated excess period).

Significant & Unusual Exclusions or Limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below.

- Bodily injury or death arising from or in connection with;
 - Any military activity, operation or exercise.
 - Specified hazardous activities as detailed in the policy document.
 - Pre-existing physical or mental conditions known to the insured(s), and for which the insured person(s) has received professional treatment.
 - AIDS or HIV or related sicknesses, venereal diseases, hepatitis.
- Excludes persons under the age of sixteen years, and above the age of sixty years.
- First 4 weeks payments for temporary or permanent total disablement claims.

Please refer to the policy document for full details.

Cancellation Rights

The Insured may cancel the policy at any time by writing to Quinn-direct Insurance Limited. Full details of charges that may be incurred and applicable refund procedures are detailed in the policy document.

Claims Notification

Please call 0845 3511210 to notify a claim.

Complaints

We aim to give you the highest standard of service at all times. If at any time you feel dissatisfied with the service provided or feel that you have cause for complaint, you should write to:

The Customer Services Manager
Quinn-direct Insurance Limited
Dublin Road
Cavan
Ireland

If following our response to your complaint you are not fully satisfied with the outcome you may contact the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

In the event that we are unable to meet our obligations you may have entitlement to compensation through the Financial Services Compensation Scheme (FSCS). The FSCS can be contacted on 020 7892 7300. Further information is available on the website www.fscs.org.uk.

Quinn-direct Insurance Limited is registered in Ireland, registration number: 240768. We are authorised by the Financial Regulator and regulated by Financial Services Authority for the conduct of UK business, registration number 202942, which can be checked at www.fsa.gov.uk/register or by calling the FSA on 0845 606 1234.