

Personal Injury Plan Policy Summary

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The policy summary does not contain the full terms and conditions of the **Totally Sports Insurance Personal Injury Plan**. These can be found in the policy document. Please note, confirmation of your level of cover is provided in your policy schedule.

Who are the Insurers? The policy is underwritten by Covea Insurance plc.

Contact address: Personal Injury Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX. Tel: 0333 220 5517*.

Can I take out the policy?

We will accept you for the policy if you (and your partner if you have applied for them to be covered) are over 18 and under 60 years of age and resident in the UK. If you have applied for your partner to be covered, your partner must be living permanently with you in the same household. For Family Cover, any dependent child you want covered will need to be under 18 (or 23 years of age if in full education) and living permanently with you or their other parent. Once accepted for cover the policy will continue to provide cover until your (or where applicable your partner's) 85th birthday, unless terminated earlier in accordance with clause 8 of the policy.

Please note, you can only be covered under one of our personal injury plans at any one time.

What can I claim for under the Personal Injury Plan?

In the event of an accident causing:-		Benefits Due		
		Level 1	Level 2	Level 3
1	A Fracture of one of the bones listed below:			
i)	Grade III			
	Upper leg (femur);	£1,000	£2,000	£3,000
	Vertebral body (not Coccyx)	£1,000	£2,000	£3,000
	Pelvis	£1,000	£2,000	£3,000
	Skull	£1,000	£2,000	£3,000
ii)	Grade II			
	Vertebra other than vertebral body	£500	£1,000	£1,500
	Lower leg (tibia)	£500	£1,000	£1,500
	Lower leg (fibula);	£500	£1,000	£1,500
	Lower jaw;	£500	£1,000	£1,500
	Breastbone (sternum);	£500	£1,000	£1,500
	Shoulder blade (scapula)	£500	£1,000	£1,500
	Kneecap (patella);	£500	£1,000	£1,500
	Upper arm (humerus);	£500	£1,000	£1,500
	Lower arm (radius and ulna);	£500	£1,000	£1,500
	Grade I			
iii)	Clavicle (collar bone);	£250	£500	£750
	Wrist (carpals) & Colles' Fracture	£250	£500	£750
	Ankle (tarsals) & Pott's Fracture;	£250	£500	£750
	Hand (metacarpals);*	£250	£500	£750
	Foot (metatarsals);*	£250	£500	£750
	Coccyx	£250	£500	£750
	Rib(s);	£250	£500	£750
	Nose	£250	£500	£750
2	A Dislocation*** of one of the bones below.			
i)	Grade III			
	Spine or hip	£1,000	£2,000	£3,000
ii)	Grade II			
	Knee, ankle, wrist, elbow, collar-bone	£500	£1,000	£1,500
iii)	Grade I			
	Shoulder, jaw, finger, thumb, toe	£250	£500	£750
3	Anterior Cruciate Ligament Injury	£500	£1,000	£1,500
4	Internal injuries resulting in open abdominal or thoracic surgery (excluding hernias)	£500	£1,000	£1,500
5	Hospitalisation**			
i)	Daily up to 45 days	£25	£50	£75
ii)	One off lump sum (paid after 14 days)	£250	£500	£750

* Excludes all fingers and toes

** Excludes the first 24 hours and up to a maximum of 45 days in hospital

*** Dislocations must be treated under local or general anaesthetic or traction

The benefit payable for an accident happening to your child will be the 50% of the appropriate benefit shown in the Table of Benefits for the level of cover you have.

What can I claim for under the Personal Injury Plan?

Please check the schedule to confirm your level of cover.

For further information on what we mean by 'accident', 'fracture', 'dislocation', 'thoracic surgery' or 'hospitalisation' please refer to clause 3 of the policy entitled 'Words with special meanings'.

Are there any limitations on the benefits?

If you have Individual cover, the maximum total benefit which we will pay for all claims during the life of the policy is £20,000 for Level 1 cover, £40,000 for Level 2 cover and £60,000 for Level 3 cover.

If you have Individual and Partner, Individual and Children or Family cover, the maximum total benefit which we will pay for all claims during the life of the policy is £40,000 for Level 1 cover, £80,000 for Level 2 cover and £120,000 for Level 3 cover.

The maximum number of fracture claims we will pay for each person insured under this policy during any one year period is 4.

Please refer to clause 6 of the policy for more detail.

What am I NOT covered for under the Personal Injury Plan?

Benefits are not payable for injury resulting from: certain dangerous activities; your own wilful and illegal acts; self-inflicted injury; or a sickness, disease, or degenerative process (see clause 7 of the policy for full details).

If you have an accident and it is made worse because you already have a sickness or condition we may reduce your overall benefit amount following a doctor's assessment.

How long does my Personal Injury Plan run for?

Your policy ends either: when you die; when you are no longer a UK resident (providing your policy has not been endorsed by us); when you reach 85 years of age; the date on which the maximum aggregate benefit under the policy has been paid; on the date you do not pay a premium when it is due; or on the date on which the policy is cancelled by you or by Covea Insurance plc.

If you have Individual and Partner or Family cover then your partner will cease to be covered under the policy either: when he or she reaches 85 years of age; when he or she are no longer a UK resident (providing your policy has not been endorsed by us); or when he or she stops living permanently with you.

If you have Individual and Children or Family cover then your children will cease to be covered under the policy either: when he or she reach 18 years of age (23 years of age if in full time education); when he or she are no longer UK resident (providing your policy has not been endorsed by us); or when he or she stops living permanently with you or their other parent.

Please see clauses 8, 9 and 11 of the policy for full details.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy for a period of 14 days from the start date or the date you receive your policy documents if this is later. If you cancel your policy in this period and provided no claim has been made or incident has been notified to us that could give rise to a claim you will receive a full refund of any premium you have paid.

Thereafter you may cancel the policy at any time but you will not receive a refund of any premiums paid prior to the date of cancellation. To cancel your policy you should either write to Personal Injury Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or call our helpline on 0333 220 5517*.

You should read the policy summary and policy document carefully to ensure that it meets your needs. You should also periodically review your level of cover to ensure that it remains adequate for your needs.

How do I make a claim?

To notify us of a claim, please write to us at the contact address above or telephone 0333 220 5517*

How do I complain?

If you should wish to complain, please contact the relevant complaints department as follows:

For complaints regarding the way in which your policy was sold to you, please contact Totally Sports Insurance either by e-mail, phone or by writing to: 87A High Street, Cheadle, Cheshire SK8 1AA Email: admin@patriotttd.co.uk Telephone: 0161 491 5532*.

For all other complaints please write to Personal Injury Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or telephone us on 0333 220 5517*.

If you remain dissatisfied, you may then refer the complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9 123. Email: complaint.info@financial-ombudsman.org.uk

Would I receive compensation if the Insurers were unable to meet their liabilities?

If we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU or on the FSCS website at www.fscs.org.uk

The table shows the total cost of the policy if you were to retain it for 1, 5 or 10 years.

	Level 1 Cover				Level 2 Cover				Level 3 Cover			
	Individual	Individual & Children	Individual & partner	Family	Individual	Individual & Children	Individual & partner	Family	Individual	Individual & Children	Individual & partner	Family
Monthly	£7.50	£10.25	£14.75	£17.50	£14.75	£20.00	£28.75	£34.00	£20.75	£27.75	£40.75	£47.75
1 Year	£90.00	£123.00	£177.00	£210.00	£177.00	£240.00	£345.00	£408.00	£249.00	£333.00	£489.00	£573.00
5 Years	£450.00	£615.00	£885.00	£1,050.00	£885.00	£1,200.00	£1,725.00	£2,040.00	£1,245.00	£1,665.00	£2,445.00	£2,865.00
10 Years	£900.00	£1,230.00	£1,770.00	£2,100.00	£1,770.00	£2,400.00	£3,450.00	£4,080.00	£2,490.00	£3,330.00	£4,890.00	£5,730.00

What you pay

- The amount which you agree to pay for your Personal Injury Plan is shown on your schedule. It is made up of the premium plus Insurance Premium Tax at the current rate.
- If the rate of Insurance Premium Tax is changed the premium will be automatically adjusted.

Is the policy relevant to your demands and needs?

The Personal Injury Plan meets the demands and needs of customers who are over 18 and less than 60 years of age and resident in the UK who wish to ensure that a cash sum is available to them up to the age of 85 if they are injured because of an accident. We are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs. You should read the policy summary and policy document carefully to ensure that it meets your needs. You should also periodically review your level of cover to ensure that it remains adequate for your needs.

Other important information

- Covea Insurance plc is a public limited company incorporated in England and Wales, registered number 613259. Its registered office is at Norman Place, Reading RG1 8DA. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Financial Services Register no. is 202277.
- We propose to choose English law as the law applicable to this contract unless we agree with you another law before the start date, please see clause 12 of the policy. The policy terms and conditions and other information we are required to supply will be supplied in English. We will communicate with you in English for the duration of the policy unless we agree with you otherwise.
- If you have speech or hearing difficulties and have a textphone available you can call us on 18001 (0333 2205517). If you require audiotapes, large print documentation and Braille documentation please call 0333 2205517.
- A copy of our complaint handling procedure is available on request by writing to the Customer Services Manager at the contact address above or by telephoning 0333 220 5517*

*Calls may be recorded and monitored for training and quality purposes.