



ESMBA Personal Accident Scheme policy overview

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Your quote schedule will show the options selected and the sums insured. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is the ESMBA Personal Accident scheme

ESMBA Personal Accident scheme is designed to provide compensation to affiliated members following an accident which result in death or disablement. It is underwritten by Allianz Insurance plc.

Personal Accident Cover

Personal Accident cover provides compensation following an accidental bodily injury resulting in death or disablement. Policy cover includes capital sums and weekly benefits plus a wide range of extension which are automatically added to the cover. Telephone helplines are also included too.

Contract Duration

The policy has a 12 month period of Insurance (unless shown differently on your policy schedule) and is annually renewable. Start and end dates of the policy are detailed in the policy schedule.

How do I cancel the policy?

The policy may be cancelled at your request however you will not be entitled to a return premium. To cancel the policy, please contact the insurance adviser who arranged the policy.

How do I make a Complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead
Guildford
Surrey GU1 1DB

Alternatively:

Phone: **01483 552438**

Email: accsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Website: financial-ombudsman.org.uk

Phone: **0800 023 4567** or **0300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk

Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

Would I receive Compensation if Allianz Insurance plc is unable to meet its Liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available at [fscs.org.uk](https://www.fscs.org.uk), by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

Claims Information

Claims under this Policy should be notified via the Sutton Winson Reporting Line on **0345 604 9752**.

For Medical Emergency whilst overseas –
Phone: **+44 (0) 208 603 9514**

Allianz Address for Claims Correspondence:

Allianz Claims
PO Box 10509
51 Saffron Road
Wigston LE18 9FP

Personal Accident

Significant Features and Benefits	Significant Exclusions or Limitations
<p>The policy selected can provide compensation for accidental bodily injury that results in:</p> <ul style="list-style-type: none"> • Death • Permanent Total Disablement • Loss of Limb • Loss of Hearing • Loss of Sight • Loss of Internal Organ • Loss of Speech • Temporary Total Disablement • Temporary Partial Disablement <p>Extensions of cover:</p> <ul style="list-style-type: none"> • Rehabilitation and Retraining Expenses • Visitors Benefit • Hospitalisation Benefit • Assault Injury Enhanced Benefit • Temporary Replacement Staff Cost • First Aid Expenses • Broken Bones Benefit 	<p>The policy does not cover injury arising from:</p> <ul style="list-style-type: none"> • Suicide or self injury • Drugs or Alcoholism • Participation in off-piste winter sports • Sickness or disease • Radioactive contamination • Service in the armed forces • Flying as a member of the aircraft crew • War within Europe in which any of the major powers are involved, or UN enforcement action • Up to £3,000 to pay for rehabilitation and retraining costs in the event of an Insured Person suffering Permanent Total Disablement • £2,500 per visitor if they sustain accidental bodily injury whilst on your premises up to a maximum of £3,000 any one claim • £50 per day if hospitalisation and/or convalescence occurs as a result of accidental bodily injury up to a maximum of £2,000 • An additional 10% of the benefits covered if an Insured Person sustains accidental bodily injury as a result of an assault up to a maximum amount of £2,500 • An additional £1,000, following payment of the death benefit, towards reasonable additional costs incurred in conducting the business • Up to: <ul style="list-style-type: none"> – 15% of the capital sum benefit covered – 30% of the weekly benefit covered • Maximum benefit payable £15,000 any one insured person • Up to £500 to pay per person as a result of fractures of one or more of the bones below: <ul style="list-style-type: none"> – Arm (Humerus, Radius, Ulna) or Wrist (Carpals) – Leg (Femur, Tibia, Fibula) Ankle (Tarsals) or Kneecap (Patella) – Back (Cervical Spine, Thoracic spine, Lumbar Spine, Sacrum or Coccyx) Any other fractured bone, insurance benefit £100.

Allianz Insurance plc.

Registered in England number 84638
Registered office: 57 Ladymead, Guildford,
Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the
Prudential Regulation Authority and regulated
by the Financial Conduct Authority and
the Prudential Regulation Authority.

Financial Services Register number 121849.