

PERSONAL ACCIDENT INSURANCE

ACE HELPING HAND
POLICY SUMMARY



insured.™

ACE has prepared for you some important facts about your new Policy. This summary does not contain all the terms and conditions of your Policy. Please take time to read the Policy Document you have just received with this summary to make sure you understand the cover it provides.

Your Policy

ACE Personal Accident Plan – underwritten by ACE European Group Limited UK Head Office: ACE Building, 100 Leadenhall Street, London EC3A 3BP. Registered in England Number 1112892.

Significant Features and Benefits

Additional cover is available for Partners and Children. Please see “The cover we provide” section of your Policy Document.

- Choice of benefit levels giving you the flexibility to tailor the cover to fit your lifestyle
- Cover applies 24 hours a day, 365 days a year
- The benefit amount for children in respect of Accidental Death is restricted to £10,000.

Duration of Policy

There is no minimum duration of your policy.

Pre-requirement for cover to apply

The Person Insured:

- must be Permanently Resident in England, Scotland, Wales, Northern Ireland, the Channel Islands
- must be aged 18 or over (but under the age of 70) at the Commencement Date; and
- must not be serving full time in the armed forces of any country or international organisation.

Policy Exclusions

The policy does not cover claims arising from:-

- Anybody aged 75 or over
- Anybody engaged in air travel unless as a fare paying passenger
- Suicide or deliberate self harm
- Illegal acts of the Person Insured
- Post traumatic stress disorder or related syndromes or any psychological or psychiatric condition
- War or any act of War.

Reduction In Covers

Cover for children for Accidental Death is a maximum of £10,000. Other benefits are half the adult benefit.

Please see “The cover we provide” section of your Policy Document.

Dental Injury Excesses

The Person Insured is responsible for the first £10 of the cost of any denture repair and the first £15 of any call-out fee.

How to Cancel

If, for any reason, you are not satisfied with this Policy, you may, within 14 days of receipt, telephone us on 0345 045 0132 or email us at cust.servuk@acegroup.com and we will cancel it. If this happens We will refund any premiums you have paid. However, if you have made a claim in this period we reserve the right to charge you a premium commensurate with the cover that has been in force up to the date of your cancellation.

How to Claim

If a claim needs to be made, ACE need to be notified within 30 days of the accident, or as soon as possible after that. We will then ask for a claim form to be filled in to register the claim. Please contact us at:

ACE European Group Limited
Claims Department
PO Box 4511
Dunstable LU6 9QA

Telephone: 0345 045 0132
Email: claims@acegroup.com

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us in writing, quoting your Policy details, so we can deal with your complaint as soon as possible.

The Customer Relations Manager
ACE European Group Limited
PO Box 4509
Dunstable
LU5 9PY

Tel: 0345 045 0132
Email: customerrelations@acegroup.com

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9GE

Tel: 0800 023 4567 or 0300 123 9123
Fax: 0207 964 1001

www.financial-ombudsman.org.uk
The existence of these complaints procedures does not affect any right of legal action you may have against us.

Financial Services Compensation Scheme

In the unlikely event that ACE or we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100
Fax: 020 7741 4101
www.fscs.org.uk

CONTACT DETAILS

ACE Customer Service

tel: 0345 045 0132

email: cust.servuk@acegroup.com

ACE Claims

tel: 0345 045 0132

email: claims@acegroup.com

ACE European Group Limited

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Glasgow

G1 4RU

Head Office:

ACE Building

100 Leadenhall Street

London

EC3A 3BP

ACE European Group Limited is registered in England and Wales

registered number 01112892,

registered office 100 Leadenhall

Street, London, EC3A 3BP.

Authorised by the Prudential

Regulation Authority and regulated

by the Financial Conduct Authority

and the Prudential Regulation

Authority, reference number

202803. This can be checked on

the Financial Services Register at

www.fca.org.uk/register or by

contacting the FCA on 0800

111 6768

