

Plan summary

Personal accident add-on plan

This Plan summary is designed to provide you with the key information about the Personal accident add-on plan. It does not contain the full terms and conditions of the plan. You can find these in the Table of benefits and the Plan guide. Please spend some time reading carefully through this Plan summary, the Table of benefits and the Plan guide to make sure that you are satisfied with the cover and that it meets your needs.

Name of the insurance company

The insurer of this plan is Aetna Insurance Company Limited. Address: 25 Templer Avenue, IQ Farnborough, Farnborough, Hampshire, GU14 6FE, United Kingdom.

InterGlobal Insurance Company Limited has changed its name to Aetna Insurance Company Limited. The company will continue to trade under the 'InterGlobal' brand until further notice. InterGlobal Limited, which administers the Plan, has changed its name to Aetna Global Benefits (UK) Limited.

Aetna Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference No. is 458505. You can check the FCA Register by visiting www.FCA.gov.uk

Type of insurance and cover

The Personal accident add-on plan provides cover for accidental death and permanent and partial total disablements due to accidental bodily injury. Cover under this plan is only valid if your UltraCare plan is in force.

Our plans are not available to people who are governed by exchange controls or local licensing regulations. Cover may also be illegal under local laws.

Significant features and benefits

This plan includes the following:

- cash benefit for accidental death;
- cash benefit for permanent total disablement; and
- a continental scale of cash benefits for permanent partial disablement.

Significant and unusual exclusions or limits

We will not cover the following:

- claims arising from aviation, other than as a fare-paying passenger in a fully certified passenger carrying aircraft, flown in the course of licensed operation for transporting passengers by licensed crew (see benefit exclusion BEPA1 in the Plan guide);
- claims arising from engaging in manual or dangerous occupations or hazardous pursuits (see benefit exclusion BEPA2 in the Plan guide);
- any accident that happens before your start date or after your end date (see benefit exclusion BEPA3 in the Plan guide);
- claims arising from you being under the influence of alcohol, drugs or any other intoxicating substance (see benefit exclusion BE14 in the Plan guide);
- claims arising from suicide, attempted suicide or any deliberate, self-inflicted medical condition (see benefit exclusion BE23 in the Plan guide);
- claims arising from you putting yourself in needless danger, except in an attempt to save human life (see benefit exclusion BE24 in the Plan guide);
- claims arising from any medical condition suffered by military, naval or air force personnel engaging in any military, naval or air force operation or exercise (see benefit exclusion BE25 in the Plan guide); or
- claims arising from engaging in war, riots, terrorism or any similar event (see benefit exclusion BE26 in the Plan guide).

The following limits and restrictions apply to your plan:

- the overall maximum we will pay for each unit for accidental death is \$85,000, £50,000, or €75,000 up to a maximum of five units and \$425,000, £250,000, or €375,000 (see the Table of benefits);
- cover is provided for managerial, clerical and administrative occupations only. If you engage in any manual or dangerous occupation or any hazardous pursuit which puts you at greater risk of a bodily injury caused by an accident, you must tell us before joining this plan (see benefit condition BCPA1 in the Plan guide); and
- you must be aged 18 to 74 when joining this plan (see the 'Individual eligibility' section in the Plan guide).

Plan term

The plan is a yearly contract. With our agreement the planholder may renew the plan each year. Premiums are based on the number of units chosen for each member and may increase at renewal. You should review your plan periodically to ensure that it continues to meet your needs.

Cooling off period

The planholder may cancel your plan and obtain a full refund of your premium within 30 days of the date of joining or receipt of your plan documents, as long as no claims have been made by any member on the plan.

Making a claim

Please call +44(0)1252 896 396 or email igukclaims@aetna.com for more information. You can also write to the claims team at the address at the end of this Plan summary. You can find the detailed Claims procedures in your membership pack and also on our website.

Applicable law

This insurance is governed by the laws of England and Wales.

Complaints

We always aim to give you a first-class service. However, there may be times when you may feel that we have not achieved this aim. If this is the case, please contact:

The Complaints Team
Aetna Global Benefits (UK) Limited
25 Templer Avenue
IQ Farnborough
Farnborough
Hampshire
GU14 6FE
United Kingdom.

Telephone: +44 (0)1252 745 910
Email: complaints@interglobalpmi.com

We will deal with your complaint in a fair and timely manner and in accordance with relevant regulation.

Our aim is to resolve your complaint by the end of the next business day after the day we receive it. Sometimes this may not be possible, in which case we will acknowledge your complaint within five working days of receipt of your complaint, and give you regular updates until your complaint is resolved. We will give you a final response within eight weeks of receipt of your complaint.

If you remain dissatisfied with the outcome of your complaint, you may be able to refer it to The Financial Ombudsman Service within six months of receiving our final response. Their details are provided below:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
United Kingdom.

Telephone from a UK landline: 0800 023 4567
Telephone from a UK mobile: 0300 123 9 123
Telephone from outside the UK: +44 20 7964 0500
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

To help us, please give your plan number and claim number (if this applies) with as much information as you can about your complaint, as well as your full contact details.

Full details of our complaints procedures are available on our website and other product documentation.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial responsibilities. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. You can find more information about the Financial Services Compensation Scheme from the FSCS website at www.fscs.org.uk or write to:

Financial Services Compensation Scheme
10th floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU
United Kingdom.

If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Plans are underwritten by Aetna Insurance Company Limited, registered in England (Company Registration No. 5956141), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 458505). Plans are administered on behalf of the insurer by Aetna Global Benefits (UK) Limited, registered in England (Company Registration No. 3554885), which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 312279). Both companies are registered at 50 Cannon Street, London, EC4N 6JJ, United Kingdom.