

# Motor Personal Injury & Accidental Death Insurance

## Insurance Product Information Document

Company: Coplus

**COMPLETE**  
COVER | GROUP

**Product: Motor Personal Injury and Accidental Death insurance policy**

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Motor Personal Injury and Accidental Death insurance policy covers the policyholder, any other person entitled to drive the vehicle under your motor insurance policy and any passengers of the vehicle in the event of their death or accidental bodily injury sustained during a motor accident occurring during the period of insurance.

### What is insured?



The insurer will pay you or your executors or administrators the amount(s) specified in the table of benefits below:-

Insured Event	Sum Insured
Accidental Death	£30,000
Permanent Total Loss of Sight in one or both eyes	£30,000
Permanent Loss of Limbs	£30,000
Permanent Loss of Hearing in both ears	£30,000
Permanent Loss of Hearing in one ear	£10,000
Permanent Total Disablement	£30,000
Loss of Limb below the wrist or ankle	£10,000
Loss of Speech	£30,000

#### Additional Benefits available under this policy

Insured Event	Sum Insured
Fractured Bones	£500
Third Degree Burns	£3,000
Spinal Damage	£7,500
Hospitalisation	£100 per day up to 30 days maximum
Personal Effects	Up to £150
Emergency Dental Expenses	Up to £250
Stress Counselling	Up to 5 sessions up to £500

### What is not insured?



- ✗ claims in respect of any pre-existing physical or mental conditions or disabilities suffered from prior to the accident;
- ✗ claims occurring in respect of persons aged over 81 years of age at the start date of the policy;
- ✗ an excess of £25 applies in respect of any claim under the Additional Benefits section for damaged clothing or personal effects;
- ✗ the first £25 of any claim under the Additional Benefit section in respect of Emergency Dental Expenses;
- ✗ more than one claim for each insured event as a result of the same accident;
- ✗ claims arising from or associated with a criminal act committed by an insured person or the insured person being under the influence of alcohol or drugs;
- ✗ claims occurring as a result of suicide, attempted suicide or intentional self-injury or deliberate exposure to exceptional danger except in an attempt to save a human life;
- ✗ claims arising from as a result of the use of the insured vehicle for hire or reward, racing, competition, trials, track days, speed testing or for any purpose in connection with the motor trade, haulage or courier services, minibus or professional driving instruction;
- ✗ claims arising from or associated with provoked assault or fighting (except in bona fide self-defence);
- ✗ claims involving any matrimonial or family dispute.



## Are there any restrictions on cover?

- ! The benefit payable in respect of accidental death is limited to £10,000 for persons aged under 16;
- ! The accidental death benefit will be payable to the claimant's executors or administrators in the event of their death;
- ! The maximum accumulation limit for any one accident is £240,000 and the maximum claim per insured person is £30,000;
- ! Claims in respect of Emergency Dental Expenses must be made within 7 days of the date of the accident;
- ! In the unfortunate event of the death of an insured person, we may request for a post-mortem examination to be carried out at our expense.



## Where am I covered?

You are covered in respect of accidental death or personal injury arising from motor accidents occurring within the United Kingdom, the Isle of Man and the Channel Islands including up to 21 days in Europe.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

## Making a claim

If you need to make a claim, please call us on **0333 043 1325**.

## Complaints

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should following the complaints process below.

### Complaints regarding the SALE OF THE POLICY

If your complaint relates to the sale of this policy, please contact your insurance broker.

### Complaints regarding CLAIMS

If your complaint relates to a claim, please contact :

Trent Services (Administration) Ltd  
Trent House  
Love Lane  
Cirencester  
Gloucestershire  
GL7 1XD

**Telephone: 01285 626020**

Email: [admin@trent-services.co.uk](mailto:admin@trent-services.co.uk)

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote "Motor Personal Accident".

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

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