

- if bodily injury is contributed to by you participating in, practicing or training for a sport as a professional.
- if your injuries are sustained whilst you are directly involved in an unlawful act
- if you deliberately or recklessly expose yourself to danger
- if it results from sickness or disease
- if the accident occurs whilst driving, or in charge of, a vehicle and your blood/urine alcohol level is above the legal limit stated in the laws of the country where the accident occurs
- for any fracture where osteoporosis or pathological fracture had been diagnosed and made known to you before the effective date
- for bodily injury resulting in the diagnosis of fibromyalgia, myalgic encephalomyelitis, chronic fatigue syndrome, post-traumatic stress disorder or any mental or nervous disorder, stress or other mental or emotional disorders.
- if **bodily injury** is contributed to by you participating in, practicing or training for a sport as a professional

The Insurer

The Insurer is Chartis Insurance UK Limited. Chartis Insurance UK Limited is registered in England number 1486260. Registered office: 58 Fenchurch Street, London, EC3M 4AB.

Claims

If you have a claim, simply contact us at:
Barclays Insurance Health Protection Unit
96 George Street
Croydon
CR9 1BU.

Telephone number: 0845 677 0089* – Monday to Friday, 8am – 6pm.

*For our joint protection and training purposes, telephone calls will be recorded and / or monitored.

*For BT residential customers, calls will cost no more than 3.86p per minute, plus 9.05p call set-up fee (current at November 2009). The price on non-BT phone lines may be different.

How to complain

If you want to make a complaint about the insurer, please contact us at the address and telephone number listed under Claims overleaf. If the complaint is not resolved to your satisfaction, you may refer it to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800, once we have issued our final decision letter.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if we cannot meet our financial obligations.

You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers, Portsoken Street
London E1 8BN.

CANCELLATION RIGHTS

You can cancel this policy at any time. Please contact Barclays Insurance Health Protection Unit at the address listed under Claims overleaf.

If you cancel within 15 days of the date your first premium is due, you will be entitled to a full refund of that premium, provided no claim has been made.



Barclays Personal Accident Plan Policy Summary

This policy summary does **not** contain the full terms and conditions of the insurance contract. The full terms and conditions are provided in your policy document. Please ensure you read the policy document.

Duration of the plan

Provided you continue to pay the premiums, your cover can continue until your 75th birthday.

You may need to review and update your cover from time to time to ensure that it remains adequate.

Premiums are payable monthly. Each monthly premium buys cover for the calendar month in which it is paid.

If any premium is not paid on the date it is due, cover will stop on that date if the premium is not received within 30 days.

Significant Features and Benefits

	Gold Cover	Platinum Cover
1. Fatal Accident	£25,000	£50,000
2. Quadriplegia	£250,000	£500,000
3. Paraplegia	£125,000	£250,000
4. Any Work Benefit (up to 65th birthday)	£100,000	£200,000
5. Loss of: a) two or more limbs b) one limb	£100,000 £50,000	£200,000 £100,000
6. Loss of sight: a) in both eyes b) in one eye	£100,000 £50,000	£200,000 £100,000
7. Loss of hearing: a) in both ears b) in one ear	£25,000 £10,000	£50,000 £20,000
8. Loss of shoulder, elbow, hip, knee, ankle, or wrist	£10,000	£20,000
9. Loss of: a) one entire thumb b) one entire forefinger c) any other entire finger or one big toe d) any other entire toe	£7,500 £7,500 £7,500 £1,000	£15,000 £15,000 £15,000 £2,000
10. Permanent Disability, not otherwise provided for under Benefits 5–9 above	Up to £100,000	Up to £200,000
11. Full thickness burns which cover: a) 27% or more of the body surface b) 18-26% of the body surface c) 9-17% of the body surface d) up to 8% of the body surface	£5,000 £4,000 £3,000 £1,000	£10,000 £8,000 £6,000 £2,000
12. Fracture(s) (for a complete break across the whole width of the bone): a) to the ankle or one or more bones of the leg (femur, patella, tibia and fibula) b) to the elbow, wrist or one or more bones of the arm (humerus, radius and ulna)	£750 £375	£1,500 £750
13. Dislocation requiring reduction under anaesthesia of the: a) Hip b) Knee c) Wrist or elbow d) Ankle, shoulder blade or collar bone e) Finger(s), toe(s) or jaw	£550 £350 £250 £100 £50	£1,100 £700 £500 £200 £100
14. Physiotherapy considered medically necessary by a doctor following a valid claim under sections 12 or 13 above. Any physiotherapy must take place within 12 weeks of the fracture or dislocation. Maximum cost of each session Maximum number of sessions	£30 5	£30 10

Cash benefits vary depending on the nature of your injury and the level of cover you chose when you applied for cover.

Benefits are payable under this policy for permanent disabilities and death following a covered accident.

- All benefits are paid income tax free under current legislation, out may be subject to Inheritance Tax or other taxation.
- Your acceptance into this plan is guaranteed as long as you are aged between 18 and 69 and resident in the UK.

Significant Exclusions and Limitations (see sections 6 & 7 of policy document)

The full list of exclusions and benefit limitations is included in the policy document. The following are significant exclusions or limitations.

- Benefits for permanent disabilities covered by the plan will be reduced if you have an existing physical or medical condition which contributes to a permanent disability you suffer after a covered accident.
- Only one benefit is payable for quadriplegia, paraplegia, the any work benefit, loss of both eyes, loss of both limbs, loss of speech, or death and all cover stops from the date of payment of the claim.
- The any work benefit does not apply to insured persons aged 15 and under or 65 and over.
- There is a limit of one payment for each dislocation benefit shown in item 13, except for fingers and toes where the limit is one payment for each finger or toe. This restriction applies to each insured person for the lifetime of the policy.
- Benefits for injuries sustained while riding a motorcycle will be reduced by 50% .
- Benefits for children are 10% of those described in items 1-10 only (children are not covered for items 11-14), except for the fatal accident benefit which is £5,000 (Gold cover) and £7,500 (Platinum cover)
- No benefits will be payable:
 - if the accident occurs in a country where a state of war exists (declared or not) if the accident was the direct consequence of the war
 - while you are flying unless you are a fare-paying passenger
 - if you take a drug or drugs
 - if your injuries are intentionally self inflicted.