

# Affinity Solutions Insurance Policy Summary for

Personal Accident & Sickness to include School Fees cover

## Summary of cover



### keyfacts<sup>®</sup>

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

#### Significant Features and Benefits

##### School Fees Insurance

Reimbursement of up to 2 terms school fees in the event of bodily injury to and/or illness of an insured person (pupil) rendering them unable to attend school (a 5 day franchise period applies)

Accidental Death of a fee payer – up to 2 terms fees

Accidental Death of a Pupil – shortfall in fees for the term

##### Operative Time

Cover applies 24 hours a day and cover will cease when the Group Policyholder or the Fee Payer discontinues the payment of premium for the inclusion of the Insured Person

##### Personal Accident

Cover applies to any pupil attending the school who is undergoing tuition at the Group Policyholders premises and is included within this Policy, and for whom a premium has been paid.

##### Operative Time

Cover applies 24 hours a day and cover will cease when the Group Policyholder or the Fee Payer discontinues the payment of premium for the inclusion of the Insured Person

#### Significant or Unusual Exclusions or Limitations

This section does not cover:

- any pre existing physical defect infirmity medical condition or recurring sickness
- sickness caused by a pre-existing defect or infirmity at the start of the period of insurance (subject to Underwriters approval)
- any body under the influence or affected by alcohol or non prescribed drugs
- normal pregnancy unless it develops into a complication which is diagnosed by a Qualified Medical Practitioner
- Franchise period 5 days
- The Insured Person being in a state of insanity
- Upper age limit 65 in respect of Sickness
- wWar in the Country of Residence or Secondment
- being a full time member of the armed forces
- suicide or self harm
- criminal acts
- being insane
- countries the FCO advise against all travel to
- Coronavirus /Covid 19

This section does not cover:

- any gradually operating cause
- any naturally occurring condition or degenerative process
- illness or disease
- war in the Country of Residence
- any kind of flying other than as a passenger
- being a full time member of the armed forces
- suicide or self harm
- criminal acts
- being insane
- countries the FCO advise against all travel to
- Upper age limit 85
- Coronavirus /Covid 19

#### Where to find further details

Please refer to the cover and exclusion sections of the full Policy Wording

Please refer to the endorsement

Please refer to the cover and exclusion sections of the full Policy Wording

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### **Duration of Policy**

The policy will remain in force for 12 months from date of commencement and annually renewable

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### **Right of Cancellation**

The Policyholder has no rights to cancel the Policy.

The Insured Person may withdraw from the cover provided by the policy but no refund of premium is payable.

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### **How to Claim**

If you need to make a claim please call our claims line on **08000 516 583**. Our line operates 9am to 5pm, Monday to Friday. Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

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### **Complaints Procedure**

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

If you remain unhappy with the decision received, you may write to

Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NS

Or e-mail details of your complaint to [ukgiceo@aviva.co.uk](mailto:ukgiceo@aviva.co.uk)

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

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### **Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

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