EVIDENCE OF COVER

PERSONAL ACCIDENT INSURANCE & AUTO EXTRA/ROAD RAGE COVER

Arranged by

Your Demands & Needs
This product meets the demands and needs of those who wish to insure against the cost of a road rage incident and secure compensation if they or their passengers are seriously injured or killed in a road traffic accident in the insured vehicle.

PLEASE READ THIS CERTIFICATE. IF IT IS INCORRECT, PLEASE RETURN IT IMMEDIATELY TO THE ISSUING AGENT FOR ALTERATION. IN ALL COMMUNICATIONS THE CERTIFICATE NUMBER APPEARING ON THE SCHEDULE SHOULD BE QUOTED.

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited (trading as ULR Norwich) and is underwritten by UK Underwriting Limited on behalf of:
Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Qdos Broker & Underwriting Services Limited, Motorplus Limited, UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

SCHEDULE
This insurance runs along with your vehicle insurance policy. If you have arranged your Personal Accident Insurance cover after the start of your vehicle policy, your Personal Accident Insurance cover starts from the date your bought it and ends on the expiry date of your vehicle policy

The Cover
This insurance covers the insured person whilst driving or travelling in the insured vehicle named in the Insured
Person's Motor Policy. Passengers(s) are only covered whilst travelling in the insured vehicle named
in the Insured Person's Motor Policy and driven by the insured person or a named driver. This insurance runs concurrently with the Insured Person's Motor Insurance Policy. In the event of Cancellation/non-renewal of the Insured Person's Motor Insurance Policy all

cover under this insurance Shall cease.

1. Accidental Death	£30,000
2. Total and irrecoverable loss of sight in both eyes	£30,000
3. Total and irrecoverable loss of sight in one eye	£30,000
4. Loss of limbs	£30,000
5. Loss of one limb	£30,000
6. Permanent Total Disablement	£30,000
7. Permanent Total Loss of Speech	£30,000
8. Permanent Total Loss of Hearing :	
a) in one ear	£7,500
b) in both ears	£30,000

Additional benefits in the event of a road rage assault

7. Hospital daily cash benefit £100 per day of confinement but not beyond 30 days. This section excludes the first 24 hours of stay.
8. Emergency dental treatment £250 excess of £25 each and every loss
9. Being in a state of insanity temporary or otherwise
10. 5 sessions of stress counselling following a claim under items 2,3,4,5,6,

The maximum accumulation limit for any one accident shall be £240,000
If the Insured Person and/or any passenger is under 16 years of age the benefit of Item 1 (Accidental Death) is
limited to £2,500.

SUBJECT TO THE FOLLOWING WARRANTIES, DEFINITIONS, EXCLUSIONS AND CONDITIONS

WARRANTIES

1. That the Insured Person and any passenger has not attained 81 years of age.
2. That the Insured Person is normally resident in the United Kingdom.
3. That this Insurance excludes all claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which the Insured Person(s) suffered and was known to suffer, prior to the inception of this Insurance.

DEFINITIONS

Period of Insurance means the period of time covered by this insurance.
Insurer means UK Underwriting Limited on behalf of Ageas Insurance Limited. UK Underwriting Limited are an insurers agent and in the matters of a claim act on behalf of the insurer.

Our regulatory status:
The Financial Services Authority website which includes a register of all
Regulated firms can be visited at www.fsa.gov.uk/register alternatively the Financial Services Authority can be Contacted on 0845 606 1234.

http://www.fscs.org.uk/

Insured Person

Category (a) the policyholder and their spouse, common law or civil partner.
Category (b) any passenger while travelling in any vehicle, driven by the policyholder while they are insured to drive under their motor insurance policy.
Category (a) Insured Persons

This insurance covers the insured person for accidental bodily injury happening from an

accident while driving any car which they are insured to drive under the motor insurance policy, or while as a passenger in any car, including getting into and out of such vehicle
Category (b) Insured Persons

This insurance covers the insured person for accident bodily injury happening from an accident while travelling in including getting in or out of any car driven by the policyholder which the policyholder is insured to drive under the motor insurance policy.

Territorial Limits means Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and up to 21 days in Europe in the period of insurance .

Assault means a sudden, unexpected unusual, specific event caused by an unknown third party with deliberate intent to cause bodily injury at an identifiable time and place following a road incident within the UK

Bodily Injury means a physical injury during the period of insurance, resulting solely and independently from an accident which within 12 months from the date of the accident results in the insured person's death or disability. Accident means any bodily injury which is caused by a sudden, unexpected event occurring at a time and place following a road incident within the U.K.

Permanent Total Disablement means disablement which entirely prevents the insured person from attending to any remunerative occupation and which after a period of 12 months from the date of disablement, is in the opinion of a medical referee, beyond possibility of improvement

Loss of Limb(s) means the loss of a hand or foot by physical severance or total loss of use of an entire hand or foot.

Loss of Use means the total and irrecoverable loss of use where the loss is continuous for 12 months and such loss of is deemed permanent and beyond possibility of improvement.

Hospital means a lawful establishment (other than a convalescent nursing or rest home or convalescent nursing self care or rest sections unit of a hospital) which as accommodation for resident patients with organised facilities for diagnosis and major surgery and which provides a 24 hour a day nursing service by registered nurses. Emergency Dental Treatment means emergency treatment to natural teeth within 7 days of the incident. Personal Effects Articles worn, used or carried by the insured person, excludes motor vehicles and their accessories.

Enterprise
Any person engaged in an economic activity, irrespective of legal form and including, in particular, self-employed persons and family businesses engaged in craft or other activities, and partnerships or associations regularly engaged in an economic activity.

Micro-Enterprise
An enterprise which employs fewer than 10 persons, and has a turnover or annual business sheet that does not exceed 2 million euros.

Policyholder
The person named as the policyholder in the motor insurance policy to which this Policy is annexed

EXCLUSIONS
This insurance does not cover death or disablement directly or indirectly arising out of or

consequent upon or
contributed to by:

1. Use of the private passenger vehicle for:
   a) Hire or reward.
   b) Racing competition, rallies, trials, speed testing or for any purpose in connection with the motor trade.
2. The insured person committing or attempting to commit suicide or intentionally inflicting self injury, while sane or insane.
3. War, invasion, act of foreign enemy, hostilities (whether war to be declared or not), civil war, rebellion, revolution, terrorist activity, insurrection or usurped power (except where we need to provide cover to meet the minimum insurance required by the relevant law).
4. Deliberate exposures to exceptional danger (except in an attempt to save human life), or the insured person's own criminal act, or being under influence of alcohol or drugs.
5. Provoked assault or fighting (except in bona fide self defence).
6. Any matrimonial or family dispute.
7. The insured person being engaged or taking part in military, air force or naval service or operations.
8. The insured person being engaged or taking part in civil commotions or riots of any kind.
9. The insured person being in a state of insanity temporary or otherwise.
10. Radioactive contamination

CONDITIONS

1. Notice must be given to the Insurers as soon as reasonably practicable of any accident which causes or may cause disablement within the meaning of this insurance, and the insured person must as early as possible place himself under the care of a duly qualified medical practitioner. Notice must be given to Insurers as soon as reasonably practicable in the event of the death of the insured person resulting or alleged to result from an accident.
2. It is a condition precedent to Insurers' liability to pay compensation to the insured or his representatives, that all medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of Insurers and that such medical advisers shall, for the purpose of reviewing the claim, be allowed as often as may be deemed necessary to make examination of the insured person.
3. Any fraud, concealment, or deliberate mis-statement either in the proposal on which this insurance is based or in relation to any other matter affecting this insurance or in connection with the making of any claim hereunder shall render this insurance null and void and all claims hereunder shall be forfeited.
4. If the consequence of an injury is aggravated by a physical disability or condition of the insured person which existed before the accident occurred, the amount of any compensation payable under this insurance in respect of the consequences of the accident shall be the amount which is reasonably considered would have been payable if such consequences had not been so aggravated
5. Your right to change your mind:
   The insured may cancel the insurance, without giving reason, by sending the insurer written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents.
   The insurer will refund your premium in full so long as a claim has not been paid and a claim is not likely to be made against them, otherwise the full premium is payable
6. The police must be notified immediately following any event likely to give rise to a claim under this insurance.
7. Claims must be reported to the Insurer within 12 months of the date of the incident, unless otherwise agreed by the insurer.

8. No claim will be paid under more than one item in the schedule of benefits for the consequences of one accident to any one insured person.
9. The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary, this insurance shall be subject to the Laws of England and Wales.

Cancellation

You may cancel your policy within 14 days of receiving the Policy document and get a full refund, subject to a no claim being made.

After the 14 day period, you can still cancel the policy but no refunds will be given. If you do not exercise your rights to cancel the Policy, it will continue in force for the term of the Policy and you will need to pay the premium. We and Express Insurance can cancel this Policy at any time as long as we/Express Insurance tell you at least 7 days before.

This insurance runs concurrently with your Motor Insurance Policy. In the event of cancellation/non-renewal of the your Motor Insurance Policy all cover under this insurance shall cease.

Please call 0800 048 1916 if you wish to cancel this Policy.

Making A Claim
To make a claim call our Claims Centre on 01603 420851
The claims centre is available 24 hours a day, every day

Your Right to Complain
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 in the first instance contact the Chief Executive Officer of Motorplus Limited, Kircam House, Whiffler Road, Norwich, NR3 2AL, telephone 01603 420000.

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting UK Underwriting Limited at
2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB

If it is not possible to reach an agreement you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity as a Micro-Enterprise, or a charity with an annual income of less than£1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service (FOS) at:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 080 1800
Fax:0207 964 1001
www.financial-ombudsman.org.uk

Please note you have six months from the date of our final response in which to refer your complaint to the FOS.

Referral to the FOS will not affect your right to take legal action against us.

If you are not satisfied with the service provided by Express Insurance Service you should contact them directly to discuss it.

Compensation Scheme
Your insurer is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if they are unable to meet their obligations to you. Further information about this is available from the FSCS.
The contact information is:
The FSCS,
7th Floor
Lloyds Chambers
Portsoken Street
London
E1 8BN
Tel 0207 892 7300
E-mail enquires@FSCS.org.uk

Data Protection Act 1998
Motorplus Limited does not pass any personal data about you to any third parties. When you apply for insurance and/or make a Claim, you will be required to disclose relevant personal data about yourself to Motorplus Limited or their agents, including data Which is deemed "sensitive" under the Data Protection Act 1988. Your explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when you make a claim. Please note that any information that you provide to Motorplus Limited may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Motorplus Limited its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

Motorplus Limited is authorised and regulated by the Financial Services Authority. Regulated by the Ministry Of Justice in respect of regulated claims management activities.

January 2010 v2