firstassist
insurance services

FirstAssist Insurance Services
1 Drake Circus, Plymouth PL1 1QH

keyfacts®

...about this insurance policy

Policy Summary – RAC Road and Travel Plan

1. What is this Keyfacts document?

This is a summary of the policy cover for the RAC Road and Travel Plan. It does not include the full terms and conditions of the contract, which can be found in the policy document.

2. Who is providing this insurance policy?

This policy is administered by FirstAssist Insurance Services, which is a trading style of Cigna Insurance Services (Europe) Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

3. What type of insurance policy is this?

This is a Personal Accident policy that, subject to the terms, conditions and exclusions contained in the policy document, will pay out financial benefits in the event of an insured person sustaining a bodily injury as a result of a private motor vehicle, pedestrian or passenger accident that leads to death, permanent disability, temporary disability or hospitalisation.

4. What are the significant features and benefits of this policy?

The cover available under the RAC Road and Travel Plan is determined by the plan that is selected.

	Bronze Plan	Silver Plan	Gold Plan
Accidental death benefit	£100,000	£150,000	£200,000
Permanent disability benefit	£100,000	£150,000	£200,000
Hospitalisation benefit	£100 per day	£150 per day	£200 per day
Temporary disability benefit	£100 per week	£150 per week	£200 per week

The temporary disability benefit is payable if an insured person sustains an injury that is included within the Table of Injuries (shown on Pages 2 & 3 within the policy document) or when the insured person is unable to engage in their paid employment or requires confinement to the home or a hospital for at least two consecutive weeks under the orders of a medical practitioner.

The temporary disability benefit may be subject to income tax depending upon the personal circumstances of the insured person.

The monthly premiums inclusive of Insurance Premium Tax (charged at the appropriate rate) are shown below

	Bronze Plan	Silver Plan	Gold Plan
Insured only	£6.50	£9.50	£11.00
Insured and partner	£12.00	£17.00	£20.50
Insured and eligible children	£8.00	£11.00	£12.50
Family	£13.50	£18.50	£22.00

Eligible children means all your children, stepchildren and legally adopted children who at the time of sustaining a bodily injury are over 30 days and under 19 years of age, permanently living with you or your partner and who are single.

Reduced benefits apply in respect of eligible children and these are specified in full under Benefits on Page 2 of the policy document.

To help maintain the value of the cover, both the benefits and premium are increased by 5% of their initial amounts at renewal each year.

5. What are the significant and unusual exclusions and limitations?

Exclusions are conditions or circumstances not covered by the policy. These are detailed in full on Page 3 of the policy document and have been summarised as follows

- driving with more alcohol in the blood than is allowed by law
- driving a vehicle where the insured person does not hold a current British or European driving licence to drive such a vehicle
- driving a vehicle without valid insurance
- engaging in or practising for racing, rallies, trials or speed tests
- motorcycling (including riding mopeds and motor tricycles) as a driver or passenger
- engaging in military duty
- intentional self-inflicted injury, suicide or attempted suicide
- taking a drug, unless it is taken on proper medical advice and is not for the treatment of drug addiction
- as the result of being under the influence of excess alcohol
- committing or attempting to commit a criminal offence
- whilst a detainee in a prison establishment
- if the insured person has reached the age of 80 years on or before the effective date of the policy

Other insurance as specified under Conditions on Page 3 of the policy document;
An insured person cannot keep in force or claim benefit under more than one policy principally providing death or disability benefits as a result of bodily injury which has been issued under guaranteed acceptance and is administered by FirstAssist Insurance Services and underwritten by Great Lakes Reinsurance (UK) PLC and in respect of which a premium is paid.

Age qualification as specified under Benefits on Page 2 of the policy document;
An insured person will no longer be covered under this policy at the first renewal date after they reach the age of 85.

Reduced benefits as specified under Benefits on Page 2 of the policy document;
Benefits are halved if the insured person is aged under 25 years or has reached the age of 65 years or over on the date of sustaining a bodily injury.

6. What is the duration of the policy?

This insurance policy runs for 12 months from the effective date shown on the Insurance Schedule. Prior to the expiry of the policy, you will be notified whether we are prepared to offer renewal terms.

7. What are the cancellation rights?

Following your purchase of this policy and receipt of the policy documentation, you have 14 days in which to consider the cover provided and ensure that it meets your requirements.

When renewal terms are issued, you will also have 14 days after the renewal date to consider the cover provided and ensure that it continues to meet your needs.

If you decide not to continue with the policy within the first 14 days after inception or renewal, then you should either write to us or telephone the Customer Services helpline number on 0845 702 3670* (Monday to Friday 9am – 5pm). On receipt of your notice, we will refund any premiums you may have already paid from the effective date or renewal date of the policy, provided you have not made a claim in the meantime. Both you and FirstAssist on behalf of the insurer have a right to cancel the policy at other times and full details are provided on Page 3 of the policy document.

8. How do I notify you of a claim that I wish to make?

If you wish to notify us of a claim, please contact us

…in writing Write to FirstAssist Insurance Services, Claims Department, 1 Drake Circus, Plymouth PL1 1QH
…by phone Telephone 0845 702 3670* (Monday to Friday 9am – 5pm)

9. How do I make a complaint about this insurance policy?

The policy is administered on behalf of Great Lakes Reinsurance (UK) PLC by FirstAssist Insurance Services, who is responsible for handling complaints regarding this insurance product. FirstAssist aims to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, please contact:

Post: FirstAssist Insurance Services
Customer Relations Department,
1 Drake Circus, Plymouth
PL1 1QH.

Telephone: 08457 585775. For your protection calls may be recorded and may be monitored.
Email: customerrelations.plymouth@firstassistinsurance.co.uk

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

*For your protection, calls may be recorded and may be monitored.

RAC Insurance is a trading name of RAC Financial Services Limited. RAC Financial Services Limited is authorised and regulated by the Financial Conduct Authority, registered in England No. 5171817. Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW.

This policy is administered by FirstAssist Insurance Services, which is a trading style of Cigna Insurance Services (Europe) Limited. Cigna Insurance Services (Europe) Limited is registered in England & Wales No. 4617110. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority.

The insurance policy is underwritten by Great Lakes Reinsurance (UK) PLC. Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered Office at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Great Lakes Reinsurance (UK) PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check this information on the Financial Services Register by visiting the website www.fsa.gov.uk/register/home.do

RACRTKF (10-13)