

Riderguard Protection Policy Summary

This policy summary does not contain the full Riderguard policy terms and conditions. Full details are contained within the policy document which you can view at www.riderguard.co.uk.

This policy is underwritten by Pinnacle Insurance plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX.

Type of Cover

This policy protects you in the event of an accidental bodily injury, offering financial compensation for a range of injuries. It also offers an accidental death benefit, subject to certain terms and conditions being met. There is no set premium review period. However if we intend to increase the premium we will give you 30 days notice.

Eligibility

You will be eligible to become insured under this policy if at the start date:

- (i) you have the right permanently to reside in the United Kingdom, the Channel Islands or the Isle of Man;
- (ii) you have been accepted for insurance cover by us;
- (iii) you are at least 18 and less than 60 years of age; and
- (iv) you pay the monthly premium and agree to comply with the terms and conditions of this policy.

Features and Benefits

Riderguard offers five levels of cover. You can choose to be covered for between £10,000, and £50,000 of total benefit, which is payable in the event of your permanent, total disability. Other benefits, eg loss of sight, loss of use of a limb are payable at a percentage of your chosen level of cover.

Typical benefits include compensation for: Loss of sight, Loss of speech, Loss of hearing, Loss of use of a limb, Permanent total disability, Hospital Cash and Accidental death.

Note: It is important that you refer to Section 1 - Words and Phrases with Special Meanings of the policy for an explanation of the benefits detailed below.

Benefits are payable at the rates shown in the Tables of Benefits below:

	% of the sum assured
Permanent total disability	100%
Loss of sight (per eye)	50%
Loss of use of limb (per limb)	50%
Loss of speech	50%
Loss of hearing (in both ears)	20%
Removal of jaw by surgical operation	15%
Loss of hearing (in one ear)	5%
Loss of use of a shoulder or elbow	12.5%
Loss of use of a hip, knee, ankle, wrist or thumb	10%
Loss of use of any finger or big toe	5%
Loss of use of any other toe	1.5%
Accidental death	50%
Hospital Cash (excluding the first 3 days of hospitalisation)	£50 per day

Benefits will be paid directly to you, or in the event of your death to your estate.

Exclusions and Limitations

Benefit will not be payable for accidental bodily injury which occurs as a result or consequence of any of the following:

- (i) civil commotion, terrorism or war (Clause 5(i)(a));
- (ii) participation in winter or dangerous sports (Clause 5(i)(b));
- (iii) working or training as a paid professional sports person (Clause 5(i)(c));
- (iv) competing in any race other than on foot or whilst swimming (Clause 5(i)(d));

- (v) your own illegal acts (Clause 5(i)(f));
- (vi) being under the influence of alcohol or drugs (Clause 5(i)(g));
- (vii) deliberate exposure to exceptional danger (Clause 5(i)(h));
- (viii) radiation or contamination (Clause 5(i)(i));
- (ix) working in a dangerous occupation (Clause 5(i)(j));
- (x) driving a vehicle or riding a motorcycle for hire or payment (Clause 5(i)(k));
- (xi) any motor accident not reported to the police (Clause 5(i)(l));
- (xii) any motor accident which results in your conviction for dangerous or drink driving (Clause 5(i)(m)); or
- (xiii) self inflicted injury (Clause 5(i)(n)).

In addition, we will not pay any benefits for bodily injury diagnosed 12 or more months after the accident (Clause 5(ii)).

In order to claim benefit under this policy, you must:

- (a) suffer an accidental bodily injury or accidental death during the period of insurance;
- (b) have paid the premium and continue to do so during your claim.

A full list of exclusions is provided in the policy.

Policy Termination

The contract will cease if you die, when you reach 60 years of age, if you fail to pay a monthly premium when due, or once we have paid the maximum chosen sum insured. You may cancel the policy by giving us 30 days written notice.

Important:

You may consider it appropriate to review the level of benefit provided by your Riderguard policy on a regular basis to check whether it is sufficient for your financial planning needs.

'Cooling-off' period

We will send you a notice giving you fourteen days in which you can change your mind and not be charged the monthly premium. This notice will be sent to you once we have received your completed application. Thereafter, you may cancel the policy at any time by giving us 30 days written notice, but you will not be entitled to a refund of premiums paid.

Claims

If you wish to make a claim you can obtain a claim form by calling 020 8207 9100, by writing to: Claims Department, Cardif Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX.

Enquiries and Complaints

While it is always our intention to provide a first class standard of service, if you do have any concerns about any aspect of the service you have received, please address them to: Customer Relations Manager, Cardif Pinnacle, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX.

Should you remain dissatisfied with the outcome of any internal enquiries, you have the right to refer your complaint to: The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. This procedure will not prejudice your right to take legal proceedings. However please note that there are some instances when the FOS cannot consider complaints.

A leaflet detailing our full complaints/appeals process is available from Pinnacle Insurance plc on request.

Compensation

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (the Scheme). You may be entitled to compensation from the Scheme if Pinnacle Insurance plc cannot meet its obligations. This depends on the type of business. Most types of insurance business are covered for 100% of the first £2000 of a valid claim and 90% of the remaining amount of the loss. Further information about compensation arrangements is available from the Financial Services Compensation Scheme on 020 7892 7300 or www.fscs.org.uk.