



# Personal Accident and Sickness Policy

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## Policy Summary

This is a summary of the Policy and does not contain the full terms and conditions, which can be found in the Policy document. It is important that you read the Policy wording carefully which is available upon request or produced when cover is incepted or renewed.

## Introduction

Rural Insurance Group Limited's Personal Accident and Sickness Policy provides compensation for injuries or disablement resulting from an accident or sickness (if sickness is included) affecting specified individuals. The insurance is normally for a period of 12 months, starting and finishing on the dates shown on the Policy schedule.

The Insurance is underwritten by Rural Insurance Group Limited on behalf of capacity supplied by Ageas Insurance Limited.

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## Covers

### Main Features

**Cover options:** (Depending upon cover selected and sum insured)

#### Section 1 - Accidental Death

Benefit payable upon Death

#### Section 2 - Accident Capital Benefits

Benefit providing for:

Lump sum payments following either:

Accidental Permanent Total Disability from usual Occupation

or

Accidental Bodily Injury resulting in loss of limb, or sight, or hearing

#### Section 3 - Accidental Bodily Injury only Weekly Benefits

Weekly benefits if you are prevented from working following an accident, up to the limit specified on the Policy Schedule.

#### Section 4 - Sickness only Weekly Benefits

Weekly benefit if you are prevented from working following sickness, up to the limit specified on the Policy Schedule.

The Schedule of Benefits states the amount of cover and maximum limits applicable to the person insured.

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## Significant Exclusions

- Pre-existing defects, injuries or illnesses
- Any excess or deferment period that may apply
- The insurance will not pay for any claim resulting from:
  - Suicide or attempted suicide, intentional self-injury
  - Deliberate exposure to exceptional danger (except in an attempt to save human life)
  - Criminal acts
  - Riding or driving in any kind of race
  - Hunting on horseback
  - Armed forces activities
  - Mountaineering or rock climbing
  - Nuclear or radioactive contamination
  - War (whether war be declared or not), hostilities or terrorism
  - Flying other than as a passenger in a commercial aircraft
  - Pregnancy or childbirth
  - Skin diving, hang gliding, parachuting, hunting on horseback
  - Professional sports
  - Winter sports
  - Drug taking
  - Alcohol abuse or addiction
  - HIV, AIDS or related illnesses
  - Osteoarthritis or arthritis



# Personal Accident and Sickness Policy

## YOUR RIGHT TO CANCEL

We hope you are happy with the cover this policy provides. However, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive the policy documentation, whichever is the later. If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid which at our discretion may be subject to a deduction for the time for which you have been covered plus the Policy Administration Fee\*.

To exercise your right to cancel, please contact your Broker. If you do not exercise your right to cancel your policy, it will continue in force for the term of the Policy and you will be required to pay the premium as stated.

\*Administration Fee of £5 will be charged for each Policy.

## MAKING A CLAIM

If you have a claim you should speak in the first instance to the Broker who arranged the cover for you. You will find their details on your Policy Schedule. Alternatively you can contact Agrical Ltd our appointed Claims Handler on 01937 838050 or you can email [admin@agricol.com](mailto:admin@agricol.com)

Full details of our claims procedures can also be found on our website at [www.ruralinsurance.co.uk](http://www.ruralinsurance.co.uk)

## COMPLAINTS PROCEDURE

We hope that you will be pleased with the service that we provide. However, if you have a complaint about our service or about a claim, please call us on 01423 876000, or alternatively write to:

The Managing Director  
Rural Insurance Group Limited  
The Lenz  
Hornbeam Park  
Harrogate HG2 8RE

If you are not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

The Financial Ombudsman Service can be contacted on 0845 080 1800 or you can get full information from the Ombudsman website at [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)

## THE REGULATOR

Rural Insurance Group Limited is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 308358.

Ageas Insurance Limited is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 202039.

## COMPENSATION ARRANGEMENT

Rural Insurance Group Limited and Ageas Insurance Limited are members of the Financial Services Compensation Scheme (FSCS). If any of these companies were unable to meet their obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim. You can obtain further information from the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 020 7892 7301.

## DATA PROTECTION

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Rural Insurance Group Limited.

All personal information about you will be treated as private and confidential (even where you are no longer a customer) except where the disclosure is made at your request, or with your consent or where the law requires us. As part of the Financial Service Authorities duties we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Some or all of the information you supply us with will be held on computer and may be passed to other insurance companies for underwriting and claim purposes. Under the Data Protection Act 1998 you have the right to see personal information about you that is held in our records, whether electronically or manually. If you have any queries please write to the Managing Director at the above address.

## DISCLOSURE

Your insurance is based upon the information provided to Rural Insurance Group Limited and you must ensure that all such information is complete and accurate and that any facts that may influence the insurers' decision to accept and pay a valid claim are disclosed.

Failure to disclose material information may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

## LAW APPLICABLE TO THIS CONTRACT

You are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary, this insurance shall be subject to English Law.