

# Equity Standard Member Personal Accident

## Summary of cover



### Aviva Affinity Solutions - 100802601GPA

This summary of our Equity Standard Member Personal Accident 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 benefits and features

**Cover applies to any standard member of the Policyholder and are covered for Occupational Accidents including commuting, rehearsing, practicing, auditioning, or training in connection with the members profession.**

### Personal Accident

Death	£20,000
Permanent Total Disablement from any and every occupation	£20,000
Loss of Sight in one or both eyes	£20,000
Loss of Hearing one ear	£5,000
Loss of Hearing in both ears	£20,000
Loss of one or more Limbs	£20,000
Loss of Speech	£20,000
Temporary Total Disablement	£300
Deferment Period	14 days
Benefit Period	52 weeks

### Accumulation Limits

Any one accident	£5,000,000
Any one aircraft	£5,000,000

## Extensions

Damage to Personal Property – Valuables	£250
Damage to Personal Property – Single Article	£100
Following an Accidental Bodily Injury:	
Coma	£50 per day
Dental and Optical Expenses	Up to £500
Facial Disfigurement	Up to £20,000
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day
Medical Expenses following accidental bodily injury	Up to £6,950
Medical Expenses for MRI/RIB/X-Ray following accidental bodily injury	Up to £1,000
Rehabilitation Expenses	Up to £20,000

## Significant exclusions & limitations

The most significant exclusions & limitations are listed below. Please refer to the policy wording for the full list of exclusions and limitations.

This section does not cover:

- ✘ sickness or disease
- ✘ any naturally occurring condition or degenerative process
- ✘ Permanent Total Disablement if an Insured Person is retired from gainful employment and receiving a pension of any kind
- ✘ war in the Country of Residence
- ✘ any kind of flying other than as a passenger
- ✘ being a full time member of the armed forces on active duty
- ✘ suicide or self harm
- ✘ criminal acts
- ✘ Temporary Partial Disablement
- ✘ Policy age limit – up to and including 85 years
- ✘ Damage or loss to money - £100 excess
- ✘ Damage or loss to contact lenses or spectacles - £10 excess
- ✘ Damage or loss to mobile phones & gadgets - max £500 per claim
- ✘ Coma benefit - max 365 days
- ✘ Hospitalisation benefit - max 365 days

## Duration of Policy

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

## Right of Cancellation

We may also cancel this policy at any time by sending not less than 30 days notice in writing to the Policyholder's last known address.

## 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.

## 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**

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.

## 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