

Insurance Product Information Document

Product: Personal Accident Insurance

Company: Trinity Lane Insurance Company Limited

This document is a summary of cover highlighting the services as well as the main conditions / exclusions of this policy. For the full terms and conditions, please refer to the policy document and policy schedule. Please take time to read the policy document and policy schedule when you receive them.

What is this type of insurance?

This insurance covers you while you are driving or travelling in the insured vehicle named in your motor policy. Passengers are covered while they are travelling in the insured vehicle and it is being driven by you or a named driver.



What is insured?

We will pay the sum insured (shown below) if you suffer a bodily injury during the period of insurance and that injury results in any of the following.

- ✓ Accidental death - £15,000 (If any passenger is under 16 years of age, the accidental death benefit is limited to £5,000.)
- ✓ Total and permanent loss of sight in both eyes - £15,000
- ✓ Total and permanent loss of sight in one eye - £5,000
- ✓ Loss of limbs (arms or legs) - £15,000
- ✓ Loss of one limb (arm or leg) - £7,500
- ✓ Permanent total disability - £15,000

Extra benefits following a road-rage assault

- ✓ Hospital cash benefit of £100 a day for no more than 30 days
- ✓ Emergency dental treatment - £500
- ✓ Clothing and personal belongings - £250
- ✓ Five sessions of stress counselling following a claim for a bodily injury



What is not insured?

We will not pay the following.

- ✗ The sum insured for 'loss of sight' or 'loss of a limb' or 'permanent total disability' if the loss or disability results in your death within 52 weeks of an accident.
- ✗ Any amount over the limit for any one accident.
- ✗ Claims arising from any long-term or ongoing physical or mental conditions or disabilities that you suffer from and that you suffered from before arranging this insurance.

We will not pay the following if you are the victim of a road-rage assault.

- ✗ Hospital daily cash benefit for more than 30 days and for the first night, unless you spend two or more nights in hospital.
- ✗ Emergency dental treatment for the first £25 for each claim.
- ✗ Clothing and personal belongings for the first £25 for each claim.
- ✗ If your injury is made worse by a physical disability or condition that you had before the accident, we would not pay any more compensation than we would have paid if your injury had not been made worse by your existing condition.

This insurance does not cover death or disability that is directly or indirectly caused by, or fully or partly resulting from, the following.

- ✗ Using the vehicle for hire or reward; or racing competition, rallies, trials, speed testing, track events or for any purpose connected with the motor trade.
- ✗ You committing or attempting suicide or deliberately harming yourself, whether you are sane or insane at the time.
- ✗ War, invasion, revolution, terrorist activity or any similar event (except where we need to provide cover to meet the minimum insurance set by the relevant law).
- ✗ You deliberately putting yourself in extreme danger (unless you are trying to save another person's life), your own criminal act, or you being under the influence of alcohol or drugs.



Are there any restrictions on cover?

- ! We will not pay a claim if you are using the vehicle for hire or reward (for example, as a taxi), racing competitions, rallies, trials, speed testing, track events or in connection with the motor trade; or are under the influence of alcohol or drugs.
- ! Our cover under this policy is limited to £100,000 for any one accident causing bodily injury as a result of any road-rage assault.
- ! We will not provide cover for an injury that is not specified in the policy wording as being covered.



Where am I covered?

You are covered in England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands any country which is a member of the European Union and any country which has made arrangements that meet the insurance conditions of, and are approved, by the Commission of the European Union.



What are my obligations?

- You must not provide false or deliberately misleading information.
- You must tell the police immediately about any event likely to result in a claim under this insurance.
- All claims must be notified as soon as possible (and no later than 31 days) after any event that may lead to a claim under this policy.



When and how do I pay?

Your insurance broker will discuss what payment options are available to you.



When does cover start and end?

The length of time covered by this insurance is shown in the policy schedule.



How do I cancel the contract?

You can cancel this insurance by telling us in writing within 14 days of the cover starting or (if later) within 14 days of you receiving the insurance documents. You do not have to give us any reason for your decision.

We will refund your premium in full, as long as we have not received a claim under this policy after 14 days.

If you pay your premium in instalments and you do not cancel the insurance policy, you must continue to pay the instalments or we will cancel your cover and end the insurance policy.

This insurance runs alongside your motor insurance policy. If you cancel or do not renew your motor insurance policy, all cover under this insurance will end at the same time.

Your Insurer

Trinity Lane Insurance Company Limited are authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general motor and accident classes of insurance. Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

How to make a claim

Your claim will be dealt with by our UK claim handling agents Davies Group. You must tell us as soon as possible as (and no later than 31 days) after any event that may lead to a claim under this policy.

If you phone us, it will help if you have your policy details to hand. You will also need to give us full details of the incident.

Davies Group Limited can be contacted as follows:

Niche Claims, PO Box 1392, Preston PR2 OXE

Telephone: 0330 123 1279

Email: specialistclaims@davies-group.com

Complaints

We, Trinity Lane Insurance Company Limited, are authorised by the Gibraltar Financial Services Commission to provide general insurance.

We want to provide you with a high-quality service at all times. If you want to make a complaint about your insurance, or us, please contact the insurance broker who arranged the insurance for you.

If you are still not satisfied after contacting your broker, you should write to:

General Manager, Trinity Lane Insurance Company Limited, First Floor, Grand Ocean Plaza Ocean Village, Gibraltar.

Phone: 00350 200 74570

When you do this, please quote your policy number shown on your schedule of insurance document as it will help us deal with your complaint quickly.

If we cannot settle the complaint to your satisfaction, you can contact:

The Financial Ombudsman Service, Customer Contact Division Exchange Tower, London E14 9SR.

Phone: 0800 023 4 567

Email: complaint.info@financial-ombudsman.org.uk

We are bound by the Financial Ombudsman's decision, but you are not. Following the complaints procedure does not affect your right to take legal action.

What happens if we can't meet our liabilities?

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. The FSCS will pay 90% of the claim for non-compulsory insurance (insurance you do not need by law). For compulsory classes of insurance (insurance you need to have, such as motor insurance), the FSCS will pay the claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk.

We are authorised and regulated by the Gibraltar Financial Services Commission to carry on general insurance business in the UK.

Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.