

Company: The National Farmers Union Mutual Insurance Society Limited.
Registered in the United Kingdom. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (No 117664).

Product: Home and Lifestyle Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Personal accident insurance provides a payment to a named person in the event of an accident, injury or illness which they suffer. Cover will only be provided for the benefits you select.



What is insured?

- ✓ Accident cover up to the amount you have chosen. You can choose cover for:
 - death
 - loss of limbs, sight, speech or hearing
 - permanent total disability which prevents you from doing your job
 - temporary total disability which prevents you from doing your job for a period of time
 - temporary partial disability which prevents you from doing most of your job for a period of time.
- ✓ Cover also includes:
 - professional counselling for emotional stress up to £1,000
 - hospital benefit for in-patient treatment up to £25 per day, and £1,000 in total
 - up to £1,500 for private tuition for people under 18 years for missed education
 - if you have been missing for more than 90 days following an accident, any death benefit will be payable (refundable if found alive).

Additional cover you can choose to pay for:

- Illness, which inside 104 weeks of diagnosis by a doctor leads to a temporary total disablement
- You can also choose to restrict your cover by limiting the benefit period in return for a discount to the premium.



What is not insured?

- ✗ Any waiting period when no benefit is payable, as shown in your policy documents
- ✗ Illness occurring within 21 days of the start of cover unless you have held the same insurance before with no gap
- ✗ Accidents which occurred or illnesses which began before the start of the policy or your renewal, or which result from specifically excluded situations, and certain more dangerous activities listed in the policy wording
- ✗ Motorcycling or quad biking as a driver or passenger, unless it is for agricultural purposes on your own land.



Are there any restrictions on cover?

- ! Death, disability or illness must occur within 104 weeks of the accident
- ! If you have an illness and accident which occur at the same time, only one amount for weekly benefits will be paid
- ! Temporary total and partial disability benefits are payable for up to 104 weeks
- ! You can only choose temporary partial disability cover if you have temporary total disability cover
- ! Illness cover is only available if temporary total disability cover is taken out.



Where am I covered?

- ✓ This cover applies anywhere in the world but is restricted to 30 days in total if you are working outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- Take care to prevent any accidents or injury
- Advise us if you change your job or arrange any other personal accident or illness insurance (other than part of a motor or travel policy)
- Advise us before renewal about any injury, illness, disease or physical problem you have suffered from since the policy was last renewed
- Check the UK's Foreign and Commonwealth Office (FCO) website for travel advice before you book and begin any trip, which includes advice on any vaccinations you may need
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.