

About Accidental Death & ASU Insurance Scheme

UTILITY WAREHOUSE INSURANCE SCHEME POLICY

Product Summary

General Exclusions	1. An act of war outside the United Kingdom.					
	2. Claims can only be made for instances that occur after the cover has started.					
	3. Travel to disturbed areas. These destinations must be notified but are not excluded. Key Areas: Afghanistan, Chechnya, Iraq and Yemen. Also refer to FCO for advice on suitability to travel to others.					
	4. Age limit 90 years.					
Section 1	Section A – Personal accident Level 1					
	Insured event		Sums insured			
	1. Death		£10,000			
	2. Loss of sight in one or both eyes		£10,000			
	3. Loss of a limb		£10,000			
	4. Permanent total disability		£10,000			
	Only one claim per Utility Warehouse account per rolling twelve month period.					
	Section B – Enhanced options		Sums Insured			
	Insured event		Level 2	Level 3	Level 4	Level 5
	1. Death		£30,000	£50,000	£75,000	£100,000
2. Loss of sight in one or both eyes		£30,000	£50,000	£75,000	£100,000	
3. Loss of a limb		£30,000	£50,000	£75,000	£100,000	
4. Permanent total disability		£30,000	£50,000	£75,000	£100,000	
Section C – Utility Bill Protection		Sums insured				
		Up to £150.00 per month				
		For up to 6 months per rolling 12 month period				
1. Employed persons - Loss of main source of income due to: Termination of employment following mandatory redundancy (up to age 90); or Inability to work due to accident or illness as confirmed by a GP or Consultant (up to age 75). Benefit: up to £150 per month towards your Utility Warehouse bills for six months in any 12 month rolling period.						
2. Self-Employed - Loss of main source of income due to: Inability to work due to accident or illness as confirmed by a GP or Consultant (up to age 75). Benefit: up to £150 per month towards your Utility Warehouse bills for six months in any 12 month rolling period.						
3. Unemployed - Inability to work due to accident or serious illness as confirmed by a GP or Consultant (up to age 75). Benefit: up to £150 per month towards your Utility Warehouse bills for six months in any 12 month rolling period.						
Exclusions	General Exclusions					
	No Benefit will be payable for death resulting directly or indirectly from: <ul style="list-style-type: none"> 1. suicide, attempted suicide, or intentional self-injury; 2. an act of war outside Britain; 3. flying other than as a passenger on a recognised airline; 4. travel to disturbed areas. The following destinations must be notified to insurers prior to travel, but are not excluded: Afghanistan, Chechnya, Iraq, Yemen; 5. taking a drug or drugs other than according to the manufacturer's instructions or other than as prescribed by a registered medical practitioner; 6. taking a drug or drugs for the treatment of drug addiction; 7. driving a vehicle with blood/alcohol level being above the legal limit stated in the laws of the country where the accident occurs; 8. illness or disease of any kind; 9. naturally occurring degenerative conditions or gradual cause; 10. pre-existing conditions 11. radioactive contamination; 					

	<p>12. post-traumatic stress or other psychiatric conditions (unless following bodily injury and diagnosed by a specialist).</p> <p>Benefit reduced to 50% when death occurs between ages 75 and 90.</p> <p>Benefit reduced to 50% when death occurs whilst riding on a motorcycle or taking part in a dangerous pastime as listed in the policy document.</p> <p>A Utility Bill Protection claim will only be valid under the following circumstances:</p> <ol style="list-style-type: none"> 1. the customer must have paid at least 6 payments before a claim can be valid; 2. the customer must have been employed by the same employer for at least 6 months; 3. the customer must claim within one month of being made redundant; 4. in respect of redundancy the customer must provide proper evidence of redundancy from their employer; 5. the customer must not be within any period for which they have received, or are entitled to receive, Payment in Lieu of Notice; and 6. in respect of accident/illness the customer must provide relevant medical confirmation from their GP or Specialist.
CHANGES	All changes will only be effective from the next full month after notification and agreement.
CLAIMS	Claims are subject to full investigation by insurers. Claims must be notified within 30 days of any incident, event or circumstances which may give rise to a loss which is covered under this policy. A claim can be made by writing to , Clickcover, Seico Insurance & Mortgages Ltd, Goldstone Centre, 2 Goldstone Street, Hove, East Sussex, BN3 3RJ or by phone on 0800 781 88217.
INSURERS	Bound & Administered by Clickcover Ltd