

**Policy Summary – Compass IncomeGuard Individual Personal Accident  
– AXA Insurance UK plc per Compass Underwriting**

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

**Type of Insurance and Cover**

Personal accident insurance which provides financial benefits in the event of you suffering an accident or illness or accidental death as defined in the policy – *Please refer to your policy wording for full details.*

The maximum amount we will pay is the benefit shown in your certificate of insurance (although cover is subject to an overall maximum monthly payment of 66% of your gross income. The maximum lump sum benefit is five times your gross income) – *Your certificate of insurance will show which option or combination of options you have chosen.*

**Conditions**

- The benefits of this contract are only transferable to someone else if we send you written confirmation that this is acceptable.

**Features and Benefits****What is Covered**

Benefit payments will be made in respect of an accident or illness certified by your doctor which results in:

- Temporary total incapacity,
- Permanent total incapacity or
- Accidental death

*Please refer to the policy wording for definitions and full details.*

**Significant or unusual Exclusions or Limitations:****What is Not Covered:**

A claim for incapacity arising from, resulting from, consisting solely of or sustained by:

- Any existing sickness, medical condition, injury, illness, chronic or recurring disease whether diagnosed or not, which was known of at the start of this insurance or which you have received treatment for in the 24 months up to the start of this insurance.
- Boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, winter sports, potholing, bungee jumping, hunting on horseback, parachuting, powerboat racing, underwater diving, yacht racing or any race, trial or timed motor sport event.
- Alcohol, solvent abuse or drugs (other than drugs taken under the direction of a doctor or consultant and not to treat drug addiction)
- Suicide or attempted suicide or you deliberately injuring yourself
- A back-related condition unless there is radiological evidence of a medical abnormality or visible wound, bruising, or a consultant certifies that it is only your condition that prevents you from working.
- Stress, anxiety or depression or any mental or nervous disorder unless a consultant certifies that it is only your condition that prevents you from working.

A claim for incapacity, accidental death or permanent total incapacity arising from, resulting from, consisting solely of or sustained by:

- War, civil commotion, revolution, terrorism, riot or any similar event
- Radioactive contamination
- Any insured person after the age of 65 years

**Significant or unusual Exclusions or Limitations (ctd.):****What is Not Covered:**

Please note that an additional deferred period of 7 days is applied in respect of any injury sustained as a result of participating in any sporting activity in addition to the standard deferred periods.

*Please refer to the policy wording for definitions and full details.*

**Duration**

This is either an annually or monthly renewable policy, please refer to your certificate of insurance for details.

**Cancellation period**

You are free to cancel this policy at anytime.

**Claim Notification**

To register a claim contact the Claims Department at Compass Underwriting in writing, phone 020 7398 0100 or go to [www.compassuw.com](http://www.compassuw.com) to get a claim form.

**Making Yourself Heard**

Any complaint you may have should in the first instance be addressed to the intermediary who arranged this insurance for you, and escalated, if necessary, to Compass Underwriting. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

**Financial Services Compensation Scheme (FSCS)**

AXA Insurance UK plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)