



National Federation of Young Farmers' Clubs Members Personal Accident Insurance - Policy Summary

This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the policy document. A copy of the policy document is available on request.

The insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU Mutual).

Questions and answers about the policy

What are the key features of the policy?

Key Features	Limit per insured person
<p>Accident whilst participating in any activity organised by the National Federation of Young Farmers' Clubs or its affiliated Clubs which causes:</p> <ul style="list-style-type: none"> • death, loss of limbs, sight, speech or hearing, or permanent total disability • temporary total disability for up to 104 weeks <p><i>Total disability means a disability that prevents you from doing your occupation and/or attending normal place of education.</i></p>	<p>£500 per number of units selected by your County Federation £10 per week per number of units selected by your County Federation</p>
<p>Disappearance: if you have been missing for more than 90 days and we are satisfied that death was accidental</p>	<p>£500 per number of units selected by your County Federation</p>
<p>Medical expenses: costs, at our agreement, for medical treatment which will improve your recovery</p>	<p>£60</p>

What are the key exclusions or limitations of the policy?

Key exclusions or limitations

Benefits will not be paid for:

- the first fourteen days of disablement for temporary total disability under accident cover
 - Insured persons failing to obtain and follow proper medical advice.
 - accidents following:
 - pregnancy and childbirth
 - suicide or deliberate self-injury
 - intoxicating alcohol or drugs
 - HIV and related conditions
 - flying except as a fare-paying passenger in a power-driven aircraft
 - various hazardous sports and activities
 - motorcycling as a driver or passenger except where it is undertaken for agriculture purposes on your own land
- and others as specified

How can I contact NFU Mutual to make a claim?

To report an incident that may give rise to a claim on your policy, please contact Corporate Client Business Centre, NFU Mutual, Tiddington Road, Stratford upon Avon, CV37 7BJ (telephone 01789 202 789).

What do I do if I want to complain?

NFU Mutual strives to provide its customers with the highest level of service. If you wish to make comments of any kind about our service please contact the Corporate Client Business Centre that issued the policy.

If you are not satisfied with the way in which we have dealt with your complaint, please write to: The General Manager, NFU Mutual, Tiddington Road, Stratford upon Avon CV37 7BJ.

In the unlikely event that you remain dissatisfied, the Financial Ombudsman Service may be prepared to review your complaint. You can find out more at www.financial-ombudsman.org.uk or by calling 0845 080 1800.

Am I entitled to compensation?

We are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0207 892 7300.

Information in addition to your Policy Summary

The Law

You and NFU Mutual are entitled to choose the law applicable to the insurance policy. NFU Mutual proposes to choose English Law as the law applicable to the insurance policy.

The contract and the relationship between NFU Mutual and you shall be governed by, and interpreted in accordance with, English Law. The contract shall be subject to the non-exclusive jurisdiction of the English Courts.

Statutory Status

You can check our statutory status on the Financial Services Authority's Register at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our FSA registration number is 117664.

Termination Rights

If you do not cancel your cover in 14 days, you have accepted the cover under the policy including its terms and conditions. If you decide to cancel, notice in writing should be addressed to Corporate Client Business Centre, NFU Mutual, Tiddington Road, Stratford upon Avon, CV37 7BJ.

We may cancel your policy by giving you 14 days written notice to your last known address.

Language

The contract and other documents are drawn up in the English language. We will communicate with you in English throughout the duration of the policy.

Claims Handling Process

If anything happens that may give rise to a claim, you must tell us as soon as possible, giving your name and policy number W6W121.

If a claim is being made against you:

- do not respond to any writ, letter, claim or other documentation;
- send any writ, letter, claim or other documentation to us without delay;
- do not admit, repudiate or negotiate any claim.

NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982).
Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.
Authorised and regulated by the Financial Services Authority.
A member of the Association of British Insurers.
For security and training purposes, telephone calls may be recorded and monitored.