



TRINITY
LANE

Private Vehicle Auto Extra Policy

(Vehicle includes vans, cars, motorhomes and campers,
mobility scooters, electric wheelchairs and tricycles.)

Insurer

We are authorised and regulated by the Malta Financial Services Authority under the Insurance Business Act 1998 to carry on the business of general motor and accident classes of insurance.

Type of insurance and cover

We offer personal accident insurance cover. Specific features and benefits of the cover are set out in the insurance document or any endorsement to the document.



Definitions

Accident – any bodily injury caused by a sudden, unexpected event that happens following an incident on the road within;

- the United Kingdom;
- any country which is a member of the European Union; or
- any country which has made arrangements that meet the insurance conditions of, and are approved by, the Commission of the European Union.

Accidental death – loss of life resulting from a bodily injury caused by an accident.

Assault – a sudden, unexpected and unusual event caused by an unknown person deliberately intending to cause a bodily injury following an incident on the road within;

- the United Kingdom;
- any country which is a member of the European Union; or
- any country which has made arrangements that meet the insurance conditions of, and are approved by, the Commission of the European Union.

Bodily injury – a physical injury during the period of insurance, resulting from an accident which, within 12 months of the accident, leads to your death or disability.

Emergency dental treatment – emergency treatment to natural teeth (not including dentures) within seven days of the incident.

Hospital – an official establishment (other than a convalescent nursing or rest home, or the convalescent nursing self-care or rest-sections unit of a hospital) that can provide organised facilities for diagnosis and major surgery, and a 24-hour nursing service by registered nurses, for patients who have to stay one or more nights.

Loss of limb or limbs – the loss of a hand or foot by amputation (caused during the event or performed surgically afterwards) or the total loss of use of an entire hand or foot.

Loss of use – the total and permanent loss of use, where the loss is continuous for 12 months or more and will not improve.

Period of insurance – the length of time covered by this insurance, as shown in the schedule.

Permanent total disability – a disability which prevents you from doing any paid work and which, according to medical opinion given after 12 months from the date of your disability, is not going to improve.

Personal belongings – items you wear, use or carry. This does not include motor vehicles and their accessories.

Territorial limits – the United Kingdom, 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.

United Kingdom – is England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

We, us, our – Trinity Lane Insurance Company Limited.

Personal accident insurance and road-rage cover

This is your personal accident certificate. Please read it carefully and keep it in a safe place. We have agreed to insure you under the terms, conditions and exclusions set out in this document.

This certificate is a legally binding contract of insurance between you and us and is governed by English law. The insurance this certificate provides covers an accident or injury that happens during any period of insurance for which you have paid or agreed to pay the premium.

Demands and needs statement

This policy is suitable for someone looking for personal accident insurance to cover a vehicle accident.

Personal accident

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

- Accidental death £10,000
(If any passenger is under 16 years of age, the accidental death benefit is limited to £2,500.)
- 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) £10,000
- Loss of one limb (arm or leg) £5,000
- Permanent total disability £20,000

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

We will not pay a claim if you:

- do not normally live in the United Kingdom;
- 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, in line with the following warranties, definitions, exclusions and conditions.

Warranties

This insurance will not cover any claims arising in the following circumstances;

- a** If you do not normally live in the United Kingdom.
- b** If the claim results from any long-term or ongoing physical or mental conditions or disabilities that you suffer from and that you were suffering from before you arranged this insurance.
- c** If the claim results from war, invasion, revolution or any other similar event (except where we need to provide cover to meet the minimum insurance requirement under the relevant law).
- d** If the claim results from you deliberately putting yourself in extreme danger (unless you are trying to save another person's life), from your own criminal act, or from you being under the influence of alcohol or drugs.
- e** If the claim results from a provoked assault or fighting (except in self-defence).
- f** If the claim results from any matrimonial or family dispute.

Conditions

- a** You must tell the claims manager as soon as possible about any accident which causes or may cause you any disability (as defined in this insurance), and get medical attention. The claims manager must be told as soon as possible if you die and your death is, or may be, due to an accident.
- b** Before we can pay compensation to you or your representatives, we (and any medical advisers we appoint) must have access to all medical records, notes and correspondence referring to a claim or to a related medical condition that you suffered from before the claim. While reviewing the claim, our medical advisers must be able to examine you as often as they need to.
- c** You must tell the police immediately about any event likely to result in a claim under this insurance.
- d** If any of the information we based this insurance on is false or deliberately misleading, or if any information about any other matter affecting this insurance, or a claim arising from it, is false or deliberately misleading, this insurance will not be valid and we will not accept any claims.

Personal accident

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.

Exclusions

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

- a** 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.
- b** You committing or attempting suicide or deliberately harming yourself, whether you are sane or insane at the time.
- c** 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).
- d** 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.

How to make a claim

Your claim will be dealt with by our UK claim handling agents Hadleigh Claims Management. You must tell the claims manager as soon as possible as (and no later than 31 days) after any event that may lead to a claim under this certificate. If possible, you should send your insurance certificate when writing to us about a claim, as this will help us to deal with your claim more quickly.

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

Claims Manager
Hadleigh Claims Management Ltd
19-21 South Street
1st and 2nd Floor
Bishops Stortford
CM23 3AB

Phone: +44 (0)844 888 6555

We aim to provide a first-class service. If you are dissatisfied with the service and wish to make a formal complaint, in the first instance please contact The Customer Care Manager at the address shown above. You will receive a reply within seven days. Your complaint will be fully investigated and resolved as quickly as possible. If you are still not satisfied, please write to:

Trinity Lane Insurance Company Limited
Aviation Park
Civil Aviation Avenue
LUQA LQA 9023
Malta.

(These procedures do not affect your rights to take legal action if necessary.)

Your right to change your mind

You can cancel this insurance by telling us in writing and returning your insurance documents 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 installments and you do not cancel the insurance policy, you must continue to pay the installments or we will cancel your cover and end the insurance policy.

Cancelling this insurance

You can cancel this insurance at any time by telling us in writing and returning your insurance documents.

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.

We can cancel this insurance by sending you 14 days' notice in writing. We will refund that part of the premium that applies to the remaining period of insurance (as long as you have not made any claims).

Customer care

About our service

We, Trinity Lane Insurance Company Limited, are licensed by the Malta Financial Services Authority 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 adviser who arranged the insurance for you.

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

Customer Services Co-ordinator
Trinity Lane Insurance Company Limited
Aviation Park
Civil Aviation Avenue
Luqa LQA 9023
Malta.
Phone: 00356 22 489 100

When you do this, please quote your policy number shown on your certificate of motor insurance document. This will help us deal with your complaint quickly.

If your complaint relates to a claim, please see the 'How to make a claim' section.

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

The Financial Ombudsman Service
Customer Contact Division
South Quay Plaza II
183 Marsh Wall
London
E14 9SR
Phone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

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

Full policy wording

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.

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

Period of insurance

We normally offer a 12-month insurance contract, which you can renew each year. Terms and conditions will apply when your policy is due for renewal.

Law applying to the insurance

Unless we have agreed otherwise with you, we will apply English law to this insurance.

Financial Services Compensation Scheme (FSCS)

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 types of insurance that are compulsory (insurance you need to have, such as motor insurance), the FSCS will pay your 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 Malta Financial Services Authority to carry on general insurance business from Malta under the Insurance Business Act 1998.

Trinity Lane Insurance Company Limited is registered in Malta – registration number C40137.

Registered office:

No. 7, Block A, Ground Floor,
Aviation Park,
Civil Aviation Avenue,
Luqa LQA 9023,
Malta.



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