



## Personal Accident Insurance for Individual Shareholders

### Policy Summary

**Policyholder** Banco Santander, S.A.

**Policy Number** 24137701 ECA

**Insured Persons:** Individual shareholders of Banco Santander, S.A. who are permanently resident in the United Kingdom

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document.

It is important that you read the policy document carefully.

**Name of the Insurer:**

Aviva Insurance Limited trading as Norwich Union

**Type of Insurance and Cover**

The policy provides cover for you against accidental death or accidental bodily injury

**Key Covers, Features and Exceptions**

Your policy includes the following key covers, features and exceptions and limitations, which are fully detailed in the policy document

Cover, Features and Benefits	Exceptions or Limitations
<p><b>What is covered:</b> Accidental Bodily Injury that within 12 months from the date of the accident causes:</p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Total and Permanent loss of sight in both Eyes</li> <li>• Total and Permanent loss of hearing in both Ears</li> <li>• Permanent loss of use or physical separation of               <ul style="list-style-type: none"> <li>- both hands above the wrist</li> <li>- both feet above the ankle</li> </ul> </li> <li>• Permanent Total Disablement</li> </ul> <p><b>Sum Insured: £1.00 per Share held</b></p> <p><b>Geographical Limits - Worldwide</b></p>	<p><b>Please refer to the policy wording</b></p> <p><b>Exceptions</b></p> <ul style="list-style-type: none"> <li>• Acts of War and Terrorism</li> <li>• Any disability due to a gradually operating cause illness or disease of any kind</li> <li>• Whilst engaging in or taking part in naval military or air force service or operation</li> <li>• Flying except whilst travelling in an aircraft of a recognised airline as a passenger</li> <li>• Hunting on horseback riding or driving in any kind of race parachuting gliding hot air ballooning riding physical fighting acrobatics poisoning riding motorcycles underwater sports skiing paragliding and hang gliding</li> <li>• Accidental injury sustained whilst suffering an injury</li> <li>• or illness or physical or psychiatric disability</li> <li>• Suicide or attempted suicide</li> <li>• Your own criminal act</li> <li>• The effects of alcohol or drugs or any treatment for drug addiction</li> <li>• Playing sport professionally</li> </ul>
	<p><b>Limitations</b></p> <ul style="list-style-type: none"> <li>• Sum Insured payable under one Benefit only</li> <li>• Permanent Total Disablement cover resulting in you being unable to carry out every and any occupation</li> <li>• Maximum amount payable to any one person £100,000</li> <li>• Maximum amount payable in respect of any one event £1,000,000</li> </ul>

Cover only applies whilst individuals hold shares in Banco Santander, S.A.

## **General Information**

### **Cancellation**

As this policy is provided by Banco Santander, S.A. free of charge to all individual shareholders resident in the UK you are unable to cancel the insurance cover. If you do not wish to benefit from the cover you or your beneficiaries should not make a claim under the policy

The policy is renewable annually and Banco Santander, S.A. reserves the right to withdraw the benefit at any time in the future

### **How to obtain a copy Policy**

A copy of the policy can be obtained from the following address

Santander Nominee Service  
The Causeway  
Worthing  
West Sussex  
BN99 6DA  
Tel 0871 384 2000

### **How to Claim**

If you need to claim please call Norwich Union on **0800 0516583** or write to

NORWICH UNION INSURANCE  
GPA Claims  
Albert Square  
Manchester  
M60 8 AD

### **Complaints**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact

Santander Nominee Service  
The Causeway  
Worthing  
West Sussex  
BN99 6DA  
Tel 0871 384 2000

Full details of our complaints procedure will be set out in your policy document.

We are a member of the Financial Ombudsmen Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

### **Financial Services Compensation Scheme**

We are covered by the Financial Service Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.