

# Personal Accident Insurance

## Insurance Product Information Document

This insurance is provided Lloyd's Insurance Company S.A.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits and explanations of defined terms used herein, can be found in the policy documents. Other pre-contractual information is also available from your insurance intermediary.

### What is this type of insurance?

Personal Accident Insurance

 <b>What is insured?</b>	 <b>What is not insured?</b>
<ul style="list-style-type: none"><li>✓ A lump sum benefit in the event of Accidental Death or Disablement;</li><li>✓ A weekly benefit in the event of Temporary Total Disablement;</li><li>✓ Medical Expenses up to 25% of the total Temporary Total Disablement benefit claimed as a result of an accident.</li><li>✓ A weekly benefit in the event of coma;</li><li>✓ A weekly benefit in the event of hospitalisation;</li><li>✓ Expenses associated with retraining for an alternative occupation if you cannot undertake your usual occupation due to Permanent Total Disablement.</li></ul>	<p><b>Losses arising out of:</b></p> <ul style="list-style-type: none"><li>✗ Travel to areas of War or unrest, as defined by the Foreign and Commonwealth Office advising against all travel to a particular country or territory;</li><li>✗ Suicide, attempted suicide or intentional self-injury;</li><li>✗ Deliberate exposure to exceptional danger (except in an attempt to save human life)</li><li>✗ Your own criminal act;</li><li>✗ Engaging in riding or driving in any kind of race;</li><li>✗ Operational duties in the armed forces;</li><li>✗ Mountaineering or rock climbing;</li><li>✗ Aerial activities other than travel as a passenger;</li><li>✗ Radioactive contamination;</li><li>✗ HIV or AIDS;</li><li>✗ Illness or disease (not resulting from bodily injury following an accident);</li><li>✗ Any naturally occurring condition or degenerative process;</li><li>✗ Any gradually operating process;</li><li>✗ PTSD or any psychological or psychiatric condition (not resulting from bodily injury following an accident).</li></ul>

### **Are there any restrictions on cover?**

- ! Endorsements, limitations and exclusions may apply to this cover. These can be found in your policy documents.
- ! There is no cover for losses in excess of the aggregate limits of liability and sub-limits specified in the Schedule
- ! Medical expenses will be paid to the extent of the difference between the provisions set out in this policy and any amounts due to you from other insurances and medical schemes covering the same expenses.
- ! Medical expenses are only covered in the event of a successful claim under the Temporary Total Disablement Benefit.
- ! There is no cover for losses that do not exceed the amount of any specified deductibles.
- ! There is no cover if you make a claim which you know or ought to have known to be false or fraudulent.



### Where am I covered?

- ✓ Worldwide, 24 hours a day.



### What are my obligations?

- Give complete and accurate answers to any questions at the outset or when making changes to your policy, and notify us as soon as practicable if you are aware of any inaccuracies or changes whether before or during the policy period.
- Notify your broker as soon as practicable of a loss or circumstance which may give rise to a claim, and in any event within 31 days, up to a maximum of 6 months from the date of the accident.
- At your own cost, in a timely fashion, provide your broker with all information and assistance reasonably required.
- In the event of an accident, seek the attention of a duly qualified medical practitioner.
- Provide our medical adviser with all necessary authorisations to access/obtain medical records relevant to the claim.

**Failure to meet your obligations could result in a reduction to the payment you receive, a rejection of your claim or the cancellation of your policy.**



### When and how do I pay?

- Your broker will give you the full details of the time and method of premium payments.



### When does the cover start and end?

- The cover starts and ends on the dates specified in the Schedule and will run for the period noted.



### How do I cancel the contract?

- If you cancel within 14 days, a full refund of premium will be given provided you have not made or intend to make a claim, in which case there will be no refund due.
  - If you cancel before the cover starts we'll refund the premium you've paid.
  - If you give notice to cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.
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