

Group Personal Accident and Illness Insurance Product Information Document

This insurance is provided by Lloyd's Insurance Company S.A., which is registered in Belgium. It is authorised and regulated by the National Bank of Belgium and regulated by the Financial Services and Markets Authority

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?

This Group Personal Accident and Illness policy provides policy for Accidental Death, Permanent Total Disablement, Temporary Total Disablement and Loss of Limbs.



What is insured?

- ✓ A lump sum benefit in the event of Accidental Death or Disablement.
- ✓ Loss of sight or paralysis as a result of illness or disease.
- ✓ A weekly benefit payable in the event of Temporary Total Disablement and Temporary Partial Disablement as a result of an accident which results in your inability to work.
- ✓ A weekly benefit payable in the event of Temporary Total Disablement as a result of sickness and disease.
- ✓ Medical expenses up to 25% of the total Temporary Total Disablement benefit claimed as a result of an accident, to a maximum of £15,000
- ✓ Additional benefits maybe payable for Hospitalisation, Coma and Retraining Expenses following an Insured Event.



What is not insured?

- ✗ The Insured Person's suicide, attempted suicide or intentional self-injury.
- ✗ The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life).
- ✗ The Insured Person's engaging in any form of operational duties as a member of the armed forces.
- ✗ The Insured Person engaging in aerial activities other than air travel as a passenger.
- ✗ the Insured Person engaging in riding or driving in any kind of race.
- ✗ Travel to areas of war or unrest, as defined by the Foreign & Commonwealth Office advising against all travel to a particular country or territory.
- ✗ Pre Existing medical conditions could be excluded, please refer to your quoted terms for confirmation.



Are there any restrictions on cover?

- ! An excess maybe applicable to the Temporary Total Disablement benefit, this is noted on your quotation schedule.
- ! Medical Expenses are only covered in the event of a successful claim under the Temporary Total
- ! There is no cover in the event that you are exposed to radioactive contamination.
- ! There is no cover for Insured Person's suicide or attempted suicide or intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save human life).

Disablement Benefit and is limited to 25% of the total value of the claim

- ! Medical Expenses will be paid to the extent of the difference between the provisions laid out in this policy and any amounts due to you from other insurances and medical schemes covering the same expenses.

- ! There is no cover for Illness or disease (not resulting from bodily injury following an accident), any naturally occurring condition or degenerative process or any gradually operating process.



What are my obligations?

- To inform us of any change in personal circumstances that could affect your cover.
- In the event of a claim all medical certificates, reports, information and evidence required by the Underwriters to substantiate that claim must be supplied at the Assured &/or Insured Person's own expense and in such form as the Underwriters may reasonably require
- Report all claims to us within 31 days of occurrence where possible, up to a maximum of six months from the date of the accident.
- Provide all information and assistance that we may require in the event of a claim.



Where am I covered?

- ✓ This policy covers you for the operative time noted on your quotation schedule, except for areas of war or unrest, as defined by the Foreign & Commonwealth Office advising against all travel to a particular country or territory.



When and how do I pay?

Payment information will be provided by your insurance broker.



When does cover start and end?

The policy cover will take effect from the date shown in your policy schedule and will run for the period noted.



How do I cancel the contract?

- If after receiving the Certificate of Insurance you have a justifiable reason for being dissatisfied with the cover it provides, you may return it within 14 days. A full refund of premium will be made to you provided you have not made or are intending to make a claim.
- If you cancel before the cover starts we'll refund the premium you've paid.
- If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.
- After the first 14 days of your policy you must give 31 days' notice of cancellation.
- If you have made a claim there will be no refund due.