

# Personal Accident Insurance

## Insurance Product Information Document

**Company:** Collinson Insurance **Product:** Personal Accident Insurance

This insurance is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). Registered in England number 01708613. Collinson Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

### What is this type of Insurance?

This insurance policy provides compensation up to the claim limit in the event of injury, disability or death as a result of an accidental bodily injury that arises from a sudden, unexpected, unforeseen and specific incident during the period of insurance.



#### What is Insured?

If an insured person is injured in an accident within the territorial limits, we will provide payment for the following:

- ✓ **Death, total loss of sight, loss of speech, total loss of hearing in both ears, loss of limbs or permanent total disablement** - £30,000.
- ✓ **Loss of Hearing in one ear** - £7,500.

#### Additional Benefits

- ✓ **Hospitalisation** - If you need to stay overnight in a hospital due to the accident, we will pay £100 per each overnight stay in hospital – up to a maximum of £3,000.
- ✓ **Personal Belongings** – Up to £150 for damage to your clothing and/or personal effects.
- ✓ **Emergency Dental Expenses** - We pay for emergency dental treatment that is solely aimed at relieving immediate pain, up to £250 within 7 days of the accident.
- ✓ **Stress Counselling** – We pay up to £500 for up to 5 sessions with a qualified professional.

The most we will pay for any one accident is the specified claim limit of of £30,000.



#### What is not Insured?

- ✗ Claims for any person who is over 80 years of age at point of claim.
- ✗ The excess for all personal belongings and emergency dental expenses claims.
- ✗ You being under the influence of or being affected by alcohol or drugs unless, undergoing treatment or following the advice of a doctor for a condition other than alcohol or drug addiction.
- ✗ Your own criminal actions or taking part in civil commotions or riots of any kind.
- ✗ Deliberate self-injury whether of sound mind or not, and suicide or attempted suicide.
- ✗ Your deliberate exposure to exceptional danger (except in an attempt to save human life) such as mountaineering, rock climbing, caving, potholing, skydiving, riding in or driving in any kind of race.
- ✗ Sickness or disease which is not itself the direct result of bodily injury.
- ✗ You being engaged in any form of aviation, other than as a commercial passenger in a licenced passenger carrying aircraft operated by a licensed commercial air carrier.
- ✗ Any claim resulting from a medical or surgical procedure or treatment unless the procedure was a necessity following an accidental injury.
- ✗ Any claim where the accident happened before the period of insurance.



## Are there any restrictions on cover?

- ! This insurance is only valid if you are a permanent resident of the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands or the Isle of Man.
- ! The most we will pay for any one accident is £30,000.
- ! You must be aged between 18 and 80 years at the start date of this insurance for cover to apply.
- ! Death must occur within 12 months of the bodily injury that resulted from the accident.
- ! The first £25 of any claims relating to personal belongings or emergency dental expenses are not covered.



## Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man and any country within the world for up to 12 weeks within any 12 month period.



## What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- You must tell us straight away if anything you have already told us changes or if there is any new information that increases the risk of any loss insured under your policy.
- You must tell us if you no longer live in the United Kingdom, Channel Islands or the Isle of Man.
- You must pay the monthly premium on time.
- If you sustain an injury, we recommend that you check your policy documents before contacting us to ensure the injury is covered.



## When and how do I pay?

This is a monthly policy paid monthly by Direct Debit. The amount payable including when it will be collected will be set out in your Direct Debit collection letter.

You will not be covered for any claim if you have not paid the premium due.



## When does the cover start and end?

This policy will run from the start date shown on your policy schedule and will continue for each further consecutive monthly period for which we accept a monthly premium, unless it is cancelled by us or you, you die, you no longer normally live in the United Kingdom, Channel Islands or the Isle of Man, or you reach 81 years of age.



## How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel this policy please contact URIS Group Customer Services who are the administrators of this policy on 0330 102 8746 or email [customercontactteam@urisgroup.co.uk](mailto:customercontactteam@urisgroup.co.uk).