

# Personal Accident Insurance

## Insurance Product Information Document

Company: Canopius Managing Agents Ltd

Product: Personal Accident (Car & Van)

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopius Managing Agents Limited. Canopius is registered in England & Wales no. 01514453, and is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference 204847

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

### What's this type of insurance?

This is a Personal Accident insurance policy that provides certain immediate and aftercare benefits following an injury sustained in a road traffic accident whilst driving or as a passenger in an insured car or van.



#### What's insured?

- ✓ Cover is provided for the driver and up to six passengers

##### Immediate Benefits

- ✓ £100,000 - accidental death
- ✓ £100,000 - total and irrecoverable loss of sight in one or both eyes
- ✓ £100,000 - loss of a limb or limbs
- ✓ £100,000 - loss of hearing
- ✓ £100,000 - loss of speech
- ✓ £100,000 - permanent total disablement
- ✓ £100 per day (up to 90 days) for injuries temporarily preventing you from working or completing your daily activities.

##### Fractures

- ✓ £1,000 per fractured bone (up to a maximum of £5,000)

##### Aftercare Benefits

- ✓ £1,000 each for physiotherapy, counselling, help at home and out of pocket expenses.
- ✓ Hospital daily cash benefit in the event of road rage assault - £100 per day
- ✓ Emergency dental treatment in the event of road rage assault – up to £250



#### What's not insured?

- ✗ Anyone over the age of 79
- ✗ Anyone who doesn't usually live in the UK
- ✗ Any injured person who was under the influence of alcohol or drugs at the time of the accident, or who has a pre-existing medical condition
- ✗ Hospital daily cash benefit in the event of road rage assault for more than 30 days and for the first night unless two or more nights are spent in hospital



#### Are there any restrictions on cover?

- ! For anyone under 16 the following reduced limits apply:
  - ! £7,500 - accidental death
  - ! £20,000 - total and irrecoverable loss of sight in one or both eyes
  - ! £20,000 - loss of a limb or limbs
  - ! £20,000 - loss of hearing
  - ! £20,000 - loss of speech
  - ! £20,000 - permanent total disablement
- ! The total limit for any one accident is £728,000
- ! We won't pay more than £104,000 to an insured person



#### Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Isle of Man and Channel Islands
- ✓ When driving abroad, the same level of cover as you have in the UK applies for up to 90 consecutive days in any country that's a member of the EU, plus Iceland, Norway, Switzerland, Liechtenstein, Andorra and Serbia



#### What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
  - You, or an insured person, must tell us as soon as possible when a claim or possible claim occurs
  - You must get and act on any advice given from a registered medical practitioner and have any medical examination we ask and pay for
  - At your own expense, you must give us any documents, information and evidence we need. In respect of accidental death we're entitled to ask for a post mortem examination, at our expense



## When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by direct debit.



## When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your policy schedule.



## How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable non-refundable fees
- If you or we cancel the policy at any other time, we'll refund part of the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.