



## Lloyd's Personal Accident Insurance Insurance Product Information Document

This insurance is provided by Dale Underwriting Partners Syndicate 1729 at Lloyd's which is registered in the UK. The Society of Lloyd's is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from your broker.

### What is this type of insurance?

This is a personal accident insurance policy to insure you against bodily injury. Cover will only be provided for the benefits you select.

 What is insured?	 What is not insured?
<p>This section only covers you for bodily injury and does not cover any claim caused or contributed to by illness.</p> <p>We will pay the benefit shown in the schedule of benefits (please refer to your policy schedule) if you suffer bodily injury during the period of insurance which results in your:</p> <ul style="list-style-type: none"> <li>✓ Death by accident</li> <li>✓ Loss of Limb</li> <li>✓ Loss of Sight in one or both eyes</li> <li>✓ Loss of Speech</li> <li>✓ Loss of Hearing in one or both ears</li> <li>✓ Permanent Total Disablement* (other than benefits stated above)</li> <li>✓ Permanent Partial Disablement** (other than benefits stated above)</li> <li>✓ Temporary Partial Disablement***</li> <li>✓ Temporary Total Disablement****</li> <li>✓ Medical Expenses incurred</li> </ul> <p>* <i>Permanent Total Disablement means disablement which prevents you, as specified in the policy schedule, from attending to either:</i></p> <ul style="list-style-type: none"> <li>➤ <i>all aspects of any occupation, or</i></li> <li>➤ <i>all aspects of your usual occupation</i></li> </ul> <p>and which lasts twelve (12) consecutive months and at the end of that period is beyond hope of improvement.</p> <p>** <i>Permanent Partial Disablement means disablement which does not result in Permanent Total Disablement, the benefits for which are specified in the policy schedule</i></p> <p>*** <i>Temporary Partial Disablement, meaning disablement which prevents you from attending to a substantial part of your business or occupation.</i></p> <p>**** <i>Temporary Total Disablement, meaning disablement which prevents you from attending to all aspects of your business or occupation.</i></p>	<ul style="list-style-type: none"> <li>✗ Accidental bodily injury that happens outside the period of this insurance.</li> <li>✗ Any insured person outside of the age limitation.</li> <li>✗ Your engaging in any civil commotion or riot.</li> <li>✗ Any claim made more than 12 months after the date of the accident.</li> <li>✗ Communicable disease.</li> <li>✗ A criminal act by you.</li> <li>✗ Any cyber act.</li> <li>✗ Your being intoxicated by alcohol or drugs.</li> <li>✗ Your engaging in flying of any kind other than as a passenger.</li> <li>✗ Death or injury caused by illness, unless that illness directly resulted from accidental bodily injury, or medical or surgical treatment rendered necessary by such injury.</li> <li>✗ Death or bodily injury caused by professional medical or surgical procedure.</li> <li>✗ Your engaging in active service for any military or armed forces.</li> <li>✗ Engaging in any activity other than the insured activity specified in the policy schedule.</li> <li>✗ Any condition whether diagnosed or not, for which you have sought advice, diagnosis, treatment or counselling or of which you were aware or should have been aware at inception of this insurance, or any gradually developing or degenerative condition.</li> <li>✗ Your suicide or attempted suicide or intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save life).</li> <li>✗ Any act of terrorism.</li> <li>✗ War, nuclear explosion, radiation or radioactive contamination.</li> </ul>



## Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! If an accident causes bodily injury which qualifies for more than one benefit under this insurance, we will not pay more in total than the amount of the single most valuable benefit applicable.
- ! After payment has been made for a Death or Permanent Total Disablement\* claim, no further liability shall attach to the insurer in respect of that insured person during the period of insurance.
- ! Any benefit for Permanent Total Disablement\* will only become payable after the expiry of twelve (12) months following the date of the accident causing the bodily injury.
- ! Payment of any Temporary Partial Disablement\*\*\* or Temporary Total Disablement\*\*\*\* benefits shall not exceed the net weekly earnings of the insured person regardless of the sum insured shown in the policy schedule.



## Where am I covered?

- ✓ You are covered anywhere in the world unless otherwise stated in the policy schedule.



## What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as reasonably possible if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident which may result in a claim under this insurance you must:
  - seek the attention of a duly qualified medical practitioner as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
  - notify your broker as soon as practicable.
  - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
  - provide your broker with all the information we reasonably require.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



## When and how do I pay?

- Your broker will advise you of the full details of when and the options by which you can pay.



## When does the cover start and end?

- This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



## How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.