

Personal Accident Insurance

Insurance Product Information Document

Company: American International Group UK Limited

Product: Personal Accident Insurance

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

You can find complete information on the policy in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?

This policy provides a range of benefits for certain bodily injuries resulting from an accident.



What is insured?

- ✓ Accidental death
- ✓ Permanent total disablement (being totally unable to do paid work of any kind, which will probably last for the rest of your life)
- ✓ Quadriplegia (paralysis of both upper and lower limbs)
- ✓ Paraplegia (paralysis of lower limbs bladder and rectum)
- ✓ Non-specified injuries causing permanent disability
- ✓ Loss of use of hands or feet
- ✓ Loss of sight
- ✓ Loss of hearing
- ✓ Loss of a thumb, finger or toe
- ✓ Complete fusion of the backbone (all vertebrae)
- ✓ Specified burns
- ✓ Specified fractures
- ✓ Hospitalisation
- ✓ Convalescence



What is not insured?

- ✗ War, whether declared or not
- ✗ Intentional self-inflicted injury, suicide or attempted suicide
- ✗ Flying as a pilot, aircrew or flight personnel
- ✗ Any fracture where osteoporosis (a disease causing thinning of the bone) had been diagnosed and made known to you before you suffered bodily injury
- ✗ Sickness or disease unless this results from injury to the body
- ✗ Post-traumatic stress disorder
- ✗ A psychological or psychiatric illness or condition



Are there any restrictions on cover?

- ! Maximum amounts are payable for different bodily injuries as contained in the policy
- ! Depending on the coverage chosen, you and your partner or spouse can be covered up to the age of 70. Children can be covered while aged under 18, or under 23, if in full-time education.
- ! If your accident results in more than one benefit being due for a permanent disability we will pay up to the limitations as specified in your policy document
- ! If death results from bodily injury within 13 weeks of the accident, then we will only pay the amount for accidental death
- ! Only losses that occur within 2 years of your accident are covered
- ! The benefits payable for children will be reduced as specified in your policy document
- ! If you live outside the United Kingdom for more than 180 consecutive days



Where am I covered?

- ✓ Whilst living in the United Kingdom, or provided you reside outside of the United Kingdom for 180 consecutive days or less, you are covered anywhere in the world.



What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You need to inform us when your children reach the upper age specified in your policy document
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence we need to deal with your claim, and comply with the claims procedure as set out in the policy
- You need to inform us if you reside outside the United Kingdom for more than 180 days, so that we can cancel your policy



When and how do I pay?

- If the premium is taken from your pay or pension, premium will be paid every week, every four weeks or every month depending on how often you are paid.
- If premium is paid by Direct Debit, it will be taken from your chosen bank account every month



When does the cover start and end?

- The cover starts from the date you were included in the insurance arrangement and remains in force until the end of the period of insurance.
- Cover will end on one of the following dates:
 - If we or you cancel the policy, or you withdraw
 - You stop paying your premiums
 - You reside outside of the United Kingdom for more than 180 days
 - You reach your 70th birthday or the child reaches its 18th birthday (or 23rd if in full time education)



How do I cancel the contract?

You can cancel this policy by contacting Sovereign Health and Insurance Services Limited, Royal Standard House, 26 Manningham Lane, Bradford, BD1 3DN