

Personal Accident Insurance

Insurance Product Information Document

Company: **AI**G Europe 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 202628)

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 is a group policy issued to your employer (the group policyholder) under which rights are made available to you as an insured employee. It provides a range of benefits for certain bodily injuries resulting from an accident. An accident is a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place whilst the policy is in force.



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)
- ✓ Hemiplegia (The permanent and total paralysis of the arm and the leg on one side of the body)
- ✓ Loss of limb or limbs
- ✓ Non-specified injuries causing permanent disability
- ✓ Loss of sight
- ✓ Loss of hearing
- ✓ Loss of speech
- ✓ Loss of use of an entire shoulder, elbow, hip, knee, wrist or ankle
- ✓ Loss of use of the entire spine (vertebral column) with no injury to the spinal cord
- ✓ Loss of a thumb, finger or toe
- ✓ Specified burns
- ✓ Specified fractures
- ✓ Hospitalisation
- ✓ Convalescence
- ✓ Repatriation of mortal remains or burial or cremation expenses if an accident occurs and causes death outside of the United Kingdom



What is not insured?

- ✗ War, whether declared or not
- ✗ Intentional self-inflicted injury, suicide or attempted suicide
- ✗ Accidents whilst flying (unless you are a fare paying passenger)
- ✗ If you take drug(s) other than according to the manufacturer's instructions as prescribed by a doctor, or if you are taking them for treatment of drug addiction
- ✗ If the accident happens while you are involved in an unlawful act
- ✗ If you deliberately or recklessly expose yourself to danger
- ✗ If your bodily injury results in fibromyalgia or myalgic encephalomyelitis
- ✗ Injury resulting in chronic fatigue syndrome, post-traumatic stress disorder or other anxiety disorder, any mental disorder or disease of the nervous system
- ✗ If the accident occurs whilst you are in charge of a vehicle and your alcohol level is higher than the legal limit in the country where the accident occurs
- ✗ Bodily injury contributed to by practicing, training or playing sport as a professional or semi-professional
- ✗ Any fracture where osteoporosis or a pathological fracture had been diagnosed and made known to you before the cover start date
- ✗ If your injury arises from a gradually operating cause
- ✗ If your injury is a result of you driving a mechanically propelled vehicle in any kind of race



Are there any restrictions on cover?

- ! Maximum amounts are payable for different bodily injuries as contained in the policy
- ! If a claim is paid for certain benefits, cover will stop for that person. Details of these can be found in the benefit limitation section of your policy document.



Are there any restrictions of cover?

- ! Cover will cease after the first premium due date following your 75th birthday
- ! 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
- ! Age limits apply to permanent total disability benefit as specified in your policy wording
- ! Certain benefits are reduced at specific ages as specified in your policy
- ! We will only pay 50% of any item if you have suffered the bodily injury whilst riding on a motorcycle
- ! If a claim is paid for a fracture and either osteoporosis or a pathological fracture is first diagnosed between the cover start date and the date of fracture, we will only pay for that fracture and no further fracture claims will be payable for the insured person concerned.



Where am I covered?

- ✓ You are covered worldwide as long as you remain employed by the group policyholder



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 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



When and how do I pay?

- The premiums are to be paid as agreed and information will be supplied to us in the form and at the frequency reasonably required by us for the cover to remain in force



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:
 - o If we or the group policyholder cancel the policy, or you withdraw
 - o You stop paying your premiums or stop being employed by the group policyholder
 - o You leave the employment of the group policyholder
 - o You reach 75 years of age



How do I cancel the contract?

You are unable to cancel this policy, but you do have the right not to be included. If you wish not to be included in this policy, please contact the group policyholder.

Only the group policyholder can cancel this policy by giving 30 days' notice in writing to us at our head office: AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom. It is the responsibility of the group policyholder to notify insured persons that the policy has been cancelled