

# Accidental Death

## Insurance Product Information Document

Company: Stonebridge International Insurance Limited

Product: 3AD

This is a summary of our insurance plan. For full details and other important information about this plan please refer to the plan documentation and terms and conditions, which will be available to you on request.

### What is this type of insurance?

This Accidental Death Policy provides two distinct types of benefit: a one-off cash payment in the event of an insured adult suffering an accidental death, the amount depending on the type of accident; and a one-off cash payment in the event of an insured child suffering an accidental death. An accident means a sudden, unexpected and unfortunate event that occurs directly from external and violent means.



#### What is insured?

- ✓ We will pay for the accidental death of an insured adult or an insured child whilst travelling as a passenger a public transport vehicle.
- ✓ We will pay for the accidental death of an insured adult or insured child for other accidents which are not related to public transport.
- ✓ We will pay accidental death benefits from £70,000 to £750,000 for an insured adult and £5,000 for an insured child.

Please refer to your benefits schedule for your chosen benefit amount.



#### What is not insured?

- ✗ Due to any illness, disease, infection, unless directly caused by an accident.
- ✗ Caused by suicide or a self-inflicted injury.
- ✗ Due to being under the influence of or being affected by, drugs or medication.
- ✗ Due to driving whilst under the influence.



#### Are there any restrictions on cover?

- ! An accidental death must occur within 12 months of the date of the accident.
- ! Where an insured adult is working on board public transport on behalf of a public transport provider we will pay the benefit of other accidents.
- ! Pre-existing conditions will be taken into consideration during a claim. Please refer to the policy conditions.



#### Where am I covered?

- ✓ Worldwide



#### What are my obligations?

- Pay your premium when it's due
- Inform us of any change of details
- Inform us if you are no longer resident in country of purchase
- Provide all information at point of claim if requested and take reasonable care to answer questions truthfully



#### When and how do I pay?

Premiums are paid via either direct debit or credit card and are paid monthly on your renewal date



#### When does the cover start and end?

The cover renews each month when the premium is collected and lasts until the next premium due date



#### How do I cancel the contract?

The insurance contract can be cancelled at anytime by calling our customer service team on 0808 178 3232