

Personal Accident Plan

Insurance Product Information Document

Company: Stonebridge International Insurance Limited

Product: PA1, PA7, 4PA

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 Personal Accident Policy provides the following four types of benefit. A one-off cash payment in the event of an insured adult or insured child suffering accidental death. A one-off cash payment in the event of an insured adult or insured child suffering disability following an accident. A daily cash payment in the event of hospitalisation in the UK following an accident in the UK or an out of country territory. Enhanced daily benefits for hospitalisation in an out of country territory as the direct result of an accident in an out of country accident. An accident means a sudden, unexpected, and unfortunate event that occurs directly from external and violent means.



What is insured?

- ✓ We will pay for each day an insured adult or insured child is hospitalised in an out of country territory as a direct result of an accident in an out of country territory.
- ✓ We will pay for each day an insured adult or insured child is hospitalised in an out of country territory as a direct result of an accident in an out of country territory.
- ✓ We will pay disability benefits from £500 to £250,000 (child benefit is paid at 10%).
- ✓ We will pay accidental death benefits from £25,000 to £50,000 (child benefit is paid at 15%).
- ✓ We will pay hospitalisation benefits from £100 to £500 for every day of hospitalisation up to a maximum of 365 days per accident.

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



What is not insured?

We will not pay any claim if it is caused directly or indirectly from any of the following:

- ✗ 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 alcohol, drugs or medication unless the drugs or medication have been taken in accordance with the manufacturer's instructions or in accordance with a registered medical practitioner's instructions.
- ✗ For outpatient care and treatment.
- ✗ The result of a medical or surgical procedure unless the procedure was a necessity following an accident.



Are there any restrictions on cover?

- ! Must be hospitalised in the UK within 90 days of the accident.
- ! Hospitalisation must be prescribed by a doctor and last for at least 24 hours.
- ! The disability or accidental death must occur within 12 months of the accident.
- ! Pre-existing conditions will be taken into consideration during a claim. Please refer to the policy conditions.
- ! The hospitalisation benefit amounts will be reduced automatically by 50% when the insured adult reaches the age of 65. If during a period of hospitalisation the insured adult becomes aged 65 then the level of benefit will continue to be that which applied at the date of the initial hospitalisation.



Where am I covered?

An insured person is covered in the following countries:

- ✓ Algeria, Andorra, Australia, The Azores, Bermuda, Bosnia-Herzegovina, Brazil, Canada, The Caribbean Islands, Costa Rica, Egypt, European Union, French Polynesia, Gibraltar, Guyana, Iceland, Japan, La Réunion, Liechtenstein, FYR Macedonia, Madeira, Maldives, Mayotte, Mexico, Monaco, Montenegro, Morocco, New Caledonia, New Zealand, Norway, Saint Pierre and Miquelon, San Marino, Serbia, Singapore, South Africa, South Korea, Switzerland, Thailand, Tunisia, Turkey, The United States of America, The Vatican City, United Kingdom, Wallis and Futuna.



What are my obligations?

- Provide all information at point of claim if requested and take reasonable care to answer questions truthfully.
- You must pay the premium when due.
- Inform us of any change of details.
- Inform us if you are no longer resident in country of purchase.



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 any time by notifying customer service team on the details below:

Tel: 0808 178 3232 (Mon to Fri 8am to 5pm)

Email: customerservices-uk@stonebridge-insurance.com

Website: <https://www.stonebridge-insurance.com/online-contact-form/>