

Permanent Disability Injury Plan

Insurance Product Information Document

Company: Stonebridge International Insurance Limited

Product: PDR

This is a summary of our supplemental 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 Permanent Disability Injury Plan pays out a cash benefit in the event an insured adult or insured child suffers a permanent disability following an accident. An accident means a sudden, unexpected and unfortunate event that occurs directly from external and violent means.



What is insured?

- ✓ We will pay the policyholder the disability benefit if an insured adult or an insured child suffers a disability as a direct result of an accident.
- ✓ We will pay disability benefits from £100 to £250,000.

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 or any deliberate or reckless act or omission that is expected to cause serious injury or death whether of sound mind or not.
- ✗ 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 prescription from a registered medical practitioner.
- ✗ Due to driving or being in control of a vehicle whilst under the influence of or being affected by and/or with more alcohol in the blood/urine than is allowed in the country in which the accident occurs.



Are there any restrictions on cover?

- ! You must have an active accidental death plan policy, accident cash plan policy or serious illness cash plan policy provided by us.
- ! 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.



Where am I covered?

An insured person is covered in the following countries:

- ✓ Worldwide
- ✓ At Work
- ✓ At Home



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/>