

# Disability Injury Plan

## Insurance Product Information Document

Company: Stonebridge International Insurance Limited

Product: TDR

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 Disability Injury Plan provides the following benefits. Incapacity benefits for each continuous day after the deferred period that an insured adult is incapacitated due to a bodily injury as a direct result of an accident that is certified by a doctor. A one off permanent total disability benefit once the insured adult has received at least 12 incapacity benefit payments and is certified by a doctor as suffering a permanent total disability. An accident means a sudden, unexpected, and unfortunate event that occurs directly from external and violent means.



#### What is insured?

- ✓ We will pay incapacity benefit for each continuous day after the deferred period that an insured adult is incapacitated.
- ✓ We will pay a one-off permanent total disability benefit if an insured adult is certified by a doctor as suffering permanent total disability.
- ✓ We will pay incapacity benefits of £400 per month up to £24,000.
- ✓ We will pay permanent disability benefits from £50,000 to £60,000.

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 or infection and the associated medical treatment, unless directly caused by an accident due to naturally occurring conditions, degenerative process or medical or mental disorder.
- ✗ 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.
- ✗ The result of failing to seek or acting against medical advice.



#### Are there any restrictions on cover?

- ! You must have an active personal accident plan policy provided by us.
- ! The incapacity and permanent total disability must be certified by a doctor.
- ! Any incapacity caused from a mental or nervous origin including stress, anxiety or depression will only be covered under the supplemental policy if certified by and under the continuing care of a consultant psychiatrist.
- ! 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](mailto:customerservices-uk@stonebridge-insurance.com)

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