

# Accidental Death

## Insurance Product Information Document

Company: Stonebridge International Insurance Limited

Product: RT1

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 as a result of a road traffic accident. The vehicle would have to be in motion and operated under its own power.
- ✓ We will pay for the accidental death of an insured adult or insured child for other accidents which are not related to a road traffic accident.
- ✓ We will pay accidental death benefits from £25,000 to £200,000 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?

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 with more alcohol in the blood/urine than is allowed in the country in which the accident occurs.



#### Are there any restrictions on cover?

- ! An accidental death must occur within 12 months of the date of the accident.
- ! Pre-existing conditions will be taken into consideration during a claim. Please refer to the policy conditions.
- ! Cover is not provided if both the policyholder and their partner are over 85 years of age. Where both are over 75, benefits are limited to 50%.
- ! If either the policyholder or the partner is over 75, the most we will pay is 50% of the policy benefits where the claim is for the person over 75.



### 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
- All cover ends if the policyholder is over 85 years of age.
- If the policyholder's partner is over 85, there is no cover for the partner even if the policyholder is less than 85 years of age.



### 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/>