

# Personal Accident Insurance

## Insurance Product Information Document

This insurance is underwritten by Antares Managing Agency Limited who are the managing agent for Antares Syndicate 1274 at Lloyd's. Antares Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration Number 06646629).

**Company:** Antares Managing Agency Limited **Product:** Coverwell PA Policy

This policy has been arranged for you by AIM Risk Services Ltd as intermediary. AIM Risk Services Limited is an Appointed Representative of James Hallam Limited and is authorised and regulated by the Financial Conduct Authority. The information provided in this document is a summary of the key features and exclusions of the policy. Complete pre-contractual and contractual information about the product can be found in the full policy documentation.

### What is this type of insurance?

This personal accident insurance is designed to provide you with financial support if you suffer a bodily injury that results in your death, permanent disability, specified burns, specified fractures, hospitalisation, convalescence or temporary total disability.



#### What is insured?

The below benefits are for an insured person aged 18 to 70, child benefits are reduced.

##### A - CATASTROPHIC INJURIES

|                |   |
|----------------|---|
| ✓ Quadriplegia | £100,000 for 1 <sup>st</sup> unit and £50,000 for every unit up to £500,000 |
| ✓ Paraplegia   | £50,000 for 1 <sup>st</sup> unit and £25,000 for every unit up to £250,000  |

##### B - PERMANENT DISABILITIES

Per unit (max. 10)

|                               |               |
|-------------------------------|---------------|
| ✓ Permanent total disablement | £25,000       |
| ✓ Loss of sight               | £25,000       |
| ✓ Loss of hands or feet       | £25,000       |
| ✓ Loss of hearing             | Up to £15,000 |
| ✓ Loss of four fingers        | £8,000        |
| ✓ Loss of a thumb             | Up to £6,000  |
| ✓ Loss of a finger            | Up to £2,000  |
| ✓ Loss of a toes              | Up to £5,000  |
| ✓ Complete fusion of backbone | £10,000       |
| ✓ Other permanent disability  | Up to £25,000 |

##### C - ACCIDENTAL DEATH

Per unit (max. 10)

|                    |         |
|--------------------|---------|
| ✓ Accidental death | £25,000 |
|--------------------|---------|

##### D - BURNS

Per unit (max. 10)

|                        |              |
|------------------------|--------------|
| ✓ Full thickness burns | Up to £5,000 |
|------------------------|--------------|

##### E - FRACTURES

Per unit (max. 10)

|                |      |
|----------------|------|
| ✓ Arm fracture | £75  |
| ✓ Leg fracture | £150 |

##### F - HOSPITALISATION

Per unit (max. 10)

|  |               |
|--|---------------|
| ✓ Cash sum per night spent in hospital | £100 per week |
|--|---------------|

##### G - CONVALESCENCE

Per unit (max. 10)

|  |              |
|--|--------------|
| ✓ Cash sum paid for up to 4 weeks following 7 nights in hospital | £50 per week |
|--|--------------|

##### H - TEMPORARY TOTAL DISABILITY

|   |              |
|---|--------------|
| ✓ Cash sum paid for up to 26 weeks after the 13 week deferral | £50 per week |
|---|--------------|



#### What is not insured?

We will not pay benefits for bodily injury caused by:

- ✗ Any fracture where osteoporosis has been diagnosed
- ✗ Self-inflicted injury, suicide or attempted suicide
- ✗ Flying as a pilot, aircrew or flight personnel
- ✗ Any criminal or illegal act by you
- ✗ Your taking part in, practicing or training for any sport as a professional
- ✗ Pathogenic or poisonous biological or chemical materials
- ✗ Nuclear materials, radiation/radioactive contamination
- ✗ War, whether declared or not



#### Are there any restrictions on cover?

- ! Applicants must be aged under 70 at the start date of the policy
- ! When more than one form of permanent disability results from bodily injury we will add the benefits under section B up to the maximum sum insured under item 1 (per unit purchased)
- ! We will only pay either quadriplegia or paraplegia benefit as the result of one accident
- ! You can only claim under one of the sections A, B or C for bodily injury resulting from one accident
- ! If you die within 13 weeks of, and caused by, a bodily injury we will pay the benefit under section C and not the benefits under sections A or B
- ! We will not pay benefits under sections D and E as well as those under section C
- ! The benefit under section H will not be paid if you are older than the United Kingdom State retirement age



## Where am I covered?

- ✓ United Kingdom (England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man)



## What are my obligations?

- You must pay the premium on time
- You must live permanently in the UK, meaning at least 185 days in a policy year, to receive benefits
- You must provide, at your own expense, any medical / accident reports and other reasonable evidence to support a claim
- You must give the claims handler permission to obtain medical reports/records from any practitioner who has treated you
- You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we will treat the policy as if it never existed and decline your claim



## When and how do I pay?

You can pay your premium in monthly instalments by direct debit



## When does the cover start and end?

Your insurance begins on the policy start date chosen by you and stated on your schedule following our acceptance of your application and payment of the premium. You may apply to include your partner and dependent children aged under 18 (or 23 if in full time education). The start date for each insured person will be shown on your policy schedule.

Your cover will end in the following situations:

- If you do not pay the premium when due
- The first day of the month following your 70<sup>th</sup> birthday (your partner/child cover will remain in place if under 70)
- If you or we cancel the policy
- If you no longer live in the United Kingdom
- If you die
- Spouse/partner cover will end if they are no longer living with you
- Child cover will end on the child's 18th birthday, or their 23rd if they are in full-time education



## How do I cancel the contract?

If for any reason you decide to cancel your plan, please notify the plan administrator:

Coverwell  
11 Pipers Field  
Uckfield  
East Sussex  
TN22 5SD  
E-mail: [info@coverwell.co.uk](mailto:info@coverwell.co.uk)  
Tel: 0800 021 9011

Coverwell is a trading style of Aim Risk Services Ltd.

If you cancel this insurance within the 14 day cooling-off period and you haven't made a claim, you will be entitled to a full refund of premium. No refund will be given if a claim has been made.

After the 14 day cooling off period, if you wish to cancel your policy you should notify the plan administrator. Your cover will terminate at the end of the monthly period that has already been paid.