

# 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 SeniorCare 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 fractures or hospitalisation.



#### What is insured?

A - FRACTURES	Premier	Premier Plus
✓ Vertebrae (vertebral body)	£3,000	£6,000
✓ Pelvis	£3,000	£6,000
✓ Skull (excl nose & teeth)	£1,000	£2,000
✓ Chest	£1,000	£2,000
✓ Shoulder	£1,000	£2,000
✓ Arm	£1,000	£2,000
✓ Leg fracture	£1,000	£2,000
✓ Vertebrae (vertebral arch)	£1,000	£2,000
✓ Wrist	£300	£600
✓ Ankle	£300	£600
✓ Coccyx	£300	£600
✓ Hands & fingers	£100	£200
✓ Foot & toes	£100	£200
✓ Nose	£100	£200
B - ACCIDENTAL DEATH		
✓ Accidental death	£2,500	£5,000
C - PERMANENT DISABILITIES		
✓ Loss of sight		
- in both eyes	£10,000	£20,000
- in one eye	£5,000	£10,000
✓ Loss of both hands / feet	£10,000	£20,000
✓ Loss of one hand or foot	£7,000	£14,000
✓ Loss of 4 fingers & thumb	£5,000	£10,000
✓ Loss of a thumb	£2,000	£4,000
✓ Loss of all toes	£1,500	£3,000
✓ Loss of a finger	£500	£1,000
✓ Loss of a big toes	£500	£1,000
✓ Loss of other toes	£200	£400
D - HOSPITALISATION		
✓ Cash sum per night spent in hospital (max 98 nights)	£15 per night	£30 per night



#### 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?

- ! If osteoporosis is diagnosed as a result of an insured fracture your cover for fractures will end thereafter
- ! If you die before a claim is paid under sections A or C, no benefit will be paid except the death benefit under section B if the death was the result of bodily injury
- ! If more than one bone is fractured in the same accident, the sums insured under section A will be added together up to maximum £25,000 (Premier cover) or £50,000 (Premier Plus cover)
- ! If more than one disability arises as a result of the same accident, the sums insured in section C will be added together up to maximum £10,000 (Premier cover) or £20,000 (Premier Plus cover)
- ! You can only claim under one of the sections B or C for a bodily injury resulting from one accident
- ! We will not pay benefits under section C items 5 to 11 as well as items 2 or 3 of that section.
- ! The benefit under section D will be paid on top of those under sections A, B and C
- ! The maximum we will pay for all sections will be £30,000 (Premier cover) or £60,000 (Premier Plus cover) for the same accident



## 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 stated on your schedule following our acceptance of your application and payment of the premium. You may apply to include your companion. 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
- If you or we cancel the policy
- If you no longer live in the United Kingdom
- If you die



## 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.