

Individual Personal Accident (and Sickness) Insurance

Insurance Product Information Document

Company: Arch Insurance (UK) Limited

Product: Individual Personal Accident Cover

Arch Insurance (UK) Limited (No. 4977362) registered in England and Wales at 5th Floor Plantation Place South 60 Great Tower Street London EC3R 5AZ.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Registration No. 229887.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy Terms and Conditions. Please see the policy document and schedule for the full cover, terms, conditions and limits of the insurance contract. Complete pre-contractual information on the product is provided in your policy documentation.









What is this type of insurance?

The product is designed to meet the needs of a 'self-employed' individual whose concern is often income replacement and fixing it as close as possible to their weekly income. For those who wish to cushion the financial blow to themselves and their family following an Accident or Sickness (if insured) at work, rest or play, this product provides not only income replacement cover but a fixed benefit. Even those persons who are employed may not have a sufficient 'contract of employment package' and may wish to tailor a product to their particular needs.



General Exclusions

The Insurer will not pay any claim as a result of

-  Change of occupation unless the Insurer has accepted in writing
-  War
-  Terrorism
-  Radioactive contamination whether arising directly or indirectly the insured persons:
-  Suicide or attempted suicide, intentional infliction of self-injury, wilful exposure to danger (except in an attempt to save human life) own criminal act
-  Illegal drug use
-  Partaking in military air force or naval service or operations (other than reserve or volunteer training)
-  Partaking in Excluded or Hazardous Activities



Personal Accident Insurance What is insured?

The policy provides compensation for Accidental Bodily Injury that within 2 years and results in

-  Death
-  Loss of sight/ limbs/ speech, hearing
-  Paralysis
-  Insanity
-  Permanent total disability
-  Temporary total disability
-  Temporary partial disability
-  Hospitalisation
-  Medical expenses



Personal Accident Insurance What is no insured?



Any claim which occurs after the expiry of the Period of Insurance in which the Insured person attains the age of 75 years



Personal Accident Insurance Are there any restrictions to cover?



Any exclusions/endorsements that are specific to you be shown in your policy schedule



Permanent Total Disablement shall be from engaging in gainful employment of any and every kind when the Insured Person has attained the age of 65 years



Temporary Total Disablement cover is sold in units of £50.00. A maximum of 60 units (£3,000) can be purchased provided the amount selected does not exceed more than 75% of your Gross Weekly Wage. Temporary Partial Disablement is fixed at 40% of the Temporary Total Disablement benefit

Sickness Insurance

What is insured?

Sickness cover is only available when Personal Accident Insurance (Death/Capital & Temporary Total Disablement benefits) is operative and provides compensation for illness or disease resulting in

- ✓ Loss of sight
- ✓ Permanent Total Disablement from Paralysis
- ✓ Temporary Total Disablement

Sickness Insurance

What is not insured?

- ✗ Any claim which occurs after the expiry of the Period of Insurance in which the Insured Person attains the age of 65 years
- ✗ Coronavirus Disease (COVID-19), Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) or any mutation or variation of SARS-CoV-2 or any fear or threat of this



Where am I covered?

Anywhere in the world 24 hours a day 365 days a year



What are my obligations?

- You must make a fair presentation of the risk to us at inception, renewal and variation of the policy
- You must tell us as soon as possible during the period of insurance of any alteration of risk
- Pay any premiums owed for the time covered has been effective
- All reasonable steps must be taken to mitigate and minimise the relevant injury
- Any applicable expenses which is the subject of any claim under this Policy
- Notify your Insurance Broker immediately (but in any event within 30 days) of any occurrence likely to give rise to a claim under this insurance
- Provide any information that is requested by the Insurers at your own expense



When and how do I pay?

- The contract is valid for 12 months subject to payment of the full annual premium
- The premium for this insurance will be paid to your insurance broker



When does the cover start and end?

Cover will last for one year and the dates of cover are specified on your Policy schedule



How do I cancel the contract?

You have the right to cancel the policy during a period of 14 days either from the day of purchase of the contract or the day on which the policy documentation was received, whichever is the later. A full explanation of the cancellation rights can be found in the policy documentation.

Arch Insurance UK Personal Accident & Travel – PATravelUW@archinsurance.co.uk

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Classification Public