

# Individual Personal Accident & Sickness Insurance

## Insurance Product Information Document

Company: Arch Insurance (UK) Limited

Product: Individual Personal Accident & Sickness

Arch Insurance (UK) Limited registered in England and Wales (No. 4977362) at 5<sup>th</sup> Floor, 60 Great Tower Street, London EC3R 5AZ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (Registration No. 229887) and the Prudential Regulation Authority.

This document is only a summary of the cover and exclusions. 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 policy is for individuals requiring a lump sum payment in the event of suffering death or a permanent disability due to an accident, and who may also be concerned about loss of income following absence from work due to accident or sickness.



#### What is insured?

- ✓ Death
- ✓ Loss of sight, limbs, speech, hearing
- ✓ Paralysis
- ✓ Insanity
- ✓ Permanent total disability
- ✓ Temporary total disability
- ✓ Temporary partial disability
- ✓ Hospitalisation
- ✓ Medical expenses
- ✓ Retraining expenses
- ✓ Damage to clothing
- ✓ Sickness (optional - if selected)



#### What is not insured?

- ✗ Change of occupation unless we agree
- ✗ Personal Accident claims which occur after the expiry of the Period of Insurance in which the Insured Person attains age 75
- ✗ Permanent Total Disablement shall be from engaging in gainful employment of any and every kind when the Insured Person has attained age 65
- ✗ Participation in excluded or hazardous activities
- ✗ Suicide or any attempt, intentional self injury, illegal drug use
- ✗ Participating in military operations (other than as reservist or volunteer)
- ✗ Sickness benefit claims after the expiry of the Period of Insurance in which the Insured Person attains age 65
- ✗ Sickness section - 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
- ✗ Sickness section – any previously diagnosed or chronic condition
- ✗ War, terrorism, radioactive contamination



#### Are there any restrictions to cover?

- ! Exclusions and endorsements specific to you will be shown on your policy schedule
- ! The benefit payable for Temporary Total Disablement is limited to 75% of your gross weekly wage
- ! The benefit payable for Temporary Partial Disablement is limited to 30% of your gross weekly wage



## Where am I covered?

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



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to the questions we ask when you take out, make changes to or renew the policy
- You must tell us as soon as possible during the period of insurance of any alteration of risk
- You must pay the premium
- You must take all reasonable steps to mitigate and minimise injury and any expenses the subject of a claim under the policy
- You must tell your insurance agent as soon as practicable (but in any event within 30 days) of any occurrence likely to give rise to a claim under the policy
- You must provide information we request at your own expense



## When and how do I pay?

- Your insurance agent will tell you how you can pay the premium.



## When does the cover start and end?

- The contract is valid for 12 months subject to payment of the full annual premium
- Cover will last for one year and the dates of cover are specified on your Policy schedule



## How do I cancel the contract?

If you wish to cancel the cover, you should contact your insurance agent.

You have the right to cancel the policy during a period of 14 days either from the day of purchase or the day on which the policy documentation was received, whichever is the later. If you have not made a claim and there has been no event that may lead to a claim, we will refund the premium. If there has been a claim or event that may lead to a claim, no refund will be due and you must pay the full annual premium.

After 14 days, you may cancel at any time and if there has been no claim or event that may lead to a claim, we will allow a pro rata refund for the unexpired period of cover, subject to us retaining a minimum premium of £50 plus Insurance Premium Tax.

If a claim has been made or circumstance that may lead to a claim, no refund will be paid.

A full explanation of the cancellation rights can be found in the policy documentation.

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

Arch UK Regional Division is part of the Arch Insurance Group, which also includes Thomas Underwriting Agency Ltd (FCA number 304302) and Axiom Underwriting Agency Ltd (FCA number 441460) who may act as intermediaries for certain insurers. Arch Insurance (UK) Limited is registered in England No 4977362 Registered Address: 5th Floor, 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. FCA Number 229887

Classification Public