

# Personal Accident Insurance

## Insurance Product Information Document

### Product: HMCA Personal Accident Insurance Plan

This insurance is underwritten by Axiom Underwriting Agency Ltd (registered in England; authorised and regulated by the Financial Conduct Authority number 441460) on behalf of Arch Insurance Company (Europe) Limited.

This document summarises the key features of your Personal Accident insurance policy. Complete pre-contractual and contractual information about this product is provided in the full policy documentation. You should check your policy documents carefully to ensure this product meets your insurance requirements.

#### What is this type of insurance?

This is a Personal Accident insurance policy. It provides a payment in the event of death or serious injury following an accident and includes additional sections for Personal Liability and Legal Expenses that provide cover for costs arising from specific events.



#### What is insured?

- ✓ Accidental Death
- ✓ Permanent loss of one or more limbs
- ✓ Permanent loss of sight in one or both eyes
- ✓ Personal Liability cover for costs you or your Dependent Family are legally liable to pay in respect of accidental death, bodily injury or third party property damage arising from an accident outside your country of residence.
- ✓ Legal Expenses cover for you to pursue a claim against a third party who has caused your death or injured you whilst travelling on licensed public transport or civil passenger aircraft anywhere in the world.
- ✓ Accidental Death cover for a single overseas winter sports trip not exceeding 17 days duration.



#### What is not insured?

##### The policy does not provide cover for:

- ✗ War, terrorism and related risks.
- ✗ Military, naval or air force operations.
- ✗ Suicide, intentional self-injury, criminal act or drug abuse.
- ✗ Driving or riding motor cycles or scooters other than mopeds under 50cc.
- ✗ Flying other than travelling by air as a passenger, hang gliding, parachuting or other aerial activities.
- ✗ Hazardous sports or activities as specified in the Insurance Policy.
- ✗ Pregnancy, childbirth or any pre-existing condition, physical or mental defect, infirmity or illness for which you have received medical treatment or advice in the twelve months prior to incepting cover.



#### Are there any restrictions on cover?

- ! A maximum age limit of 74 years applies.
- ! Dependent Family means your spouse or partner and your unmarried children under 19 years of age permanently residing at your address.
- ! Personal Liability claims are subject to an excess. This is the amount you must pay when you make a claim.



#### Where am I covered?

- ✓ This policy will cover you anywhere in the world.



#### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy.
- You must tell us immediately if any of the information you provided is inaccurate or changes.
- You must tell us as soon as reasonably practicable of any event which may result in a Personal Accident claim.
- You must tell us immediately of any occurrence which may result in a claim for Personal Liability or Legal Expenses.



### **When and how do I pay?**

For full details of when and how to pay, you should contact HMCA.



### **When does the cover start and end?**

The dates of cover are shown on your Schedule.



### **How do I cancel the policy?**

You can cancel this insurance at any time by contacting HMCA. If you cancel within 14 days of receiving your policy documents, you will be entitled to a refund of any premium paid provided you have not travelled or made a claim. No refund of premium will be given if you cancel after expiry of the 14 day cooling off period.