

Personal Accident Insurance

Insurance Product Information Document



Company: American International Group UK Limited

Product: Personal Accident Policy

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 202628)

You can find complete information on the policy in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?

This is a group policy issued to a recruitment agency (the group policyholder) under which rights are made available to you as insured. It provides a range of benefits for certain bodily injuries resulting from an accident. An accident is a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place whilst the policy is in force.



What is insured?

You are covered for accidents while carrying out your occupational duties as specified in your policy wording. Your cover includes:

Section A

Permanent Disabilities

- ✓ Accidental death
- ✓ Medical expenses as specified in your policy wording
- ✓ Permanent total disability (if you are permanently prevented from doing any paid work for the remainder of your life)
- ✓ Loss of a limb or limbs
- ✓ Loss of sight
- ✓ Loss of hearing
- ✓ Loss of speech

Partial Disabilities

- ✓ Loss of shoulder, elbow, hip, knee, wrist or ankle
- ✓ Loss of lower jaw by surgical operation
- ✓ Loss of thumb, finger or toe
- ✓ Quadriplegia (paralysis of both upper and lower limbs)
- ✓ Paraplegia (paralysis of lower limbs bladder and rectum)
- ✓ Non-specified injuries causing permanent disability

Automatic extension to section A

- ✓ Hospitalisation
- ✓ Continuous unconscious state
- ✓ Hospital visit transportation costs
- ✓ Reasonable funeral expenses
- ✓ In home domestic service, and or chauffer service during recovery from an accident

In certain circumstances, some benefits are increased as detailed in your policy wording

What is insured? Continued

Section B

- ✓ Virtual Medical Care



What is not insured?

- ✗ If your injuries are intentionally self-inflicted
- ✗ If your injuries result from sickness or disease
- ✗ If you commit or were attempting to commit suicide
- ✗ If the accident happens while you are involved in an unlawful act
- ✗ Accidents whilst flying (unless you are a fare-paying passenger)
- ✗ If you take drug(s) other than according to the manufacturer's instructions, as prescribed by a doctor, or if you are taking them for treatment of drug addiction
- ✗ If the accident occurs whilst you are driving or in charge of a vehicle and your alcohol level is higher than the legal limit in the country where the accident occurs
- ✗ A gradually operating cause, fibromyalgia, myalgic encephalomyelitis, chronic fatigue syndrome, post traumatic, stress disorder or other anxiety disorder, any mental disorder or disease of the nervous system
- ✗ Displacement or affection of the spine, its discs or associated musculature
- ✗ Driving a mechanically propelled vehicle in any kind of race



Are there any restrictions on cover?

- ! Maximum amounts are payable for different bodily injuries as contained in the policy
- ! Maximum amounts are payable for medical expenses as specified in your policy wording
- ! Depending on the coverage chosen, you and your partner can be covered up to the age of 75. Children can be covered while aged under 18, or under 23, if in full-time education



Are there any restrictions on cover? Continued

- ! Certain benefits may not apply, or could be significantly reduced if an insured person is over 70, or under 18 years of age
- ! Temporary total disability is not payable for the first 2 weeks of your temporary total disability
- ! The amount payable for temporary total disability together with other sources of income shall not exceed 75% of the insured person's gross weekly wage



Where am I covered?

- ✓ You are covered within the United Kingdom and the Channel Islands



What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You need to inform us when your children reach the upper age specified in your policy document
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim and comply with the claims procedure as set out in the policy



When and how do I pay?

- The premiums are to be paid as agreed and information will be supplied to us in the form and at the frequency reasonably required by us for the cover to remain in force



When does the cover start and end?

- The cover starts from the date you were included in the insurance arrangement and remains in force until the end of the period of insurance.
- Cover will end on one of the following dates:
 - If we or the group policyholder cancel the policy, or you withdraw
 - You stop paying your premiums or stop being employed by the group policyholder



How do I cancel the contract?

You are unable to cancel this policy, but you do have the right not to be included. If you wish not to be included in this policy, please contact the group policyholder.

Only the group policyholder can cancel this policy by giving 30 days' notice in writing to us at our head office: The UK Manager, Group Personal Accident, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom. It is the responsibility of the group policyholder to notify insured persons that the policy has been cancelled.