

# Personal Accident Insurance

## Insurance Product Information Document

Company: Stonebridge International Insurance Ltd    Product: Accident Protection Plan

This insurance product information document does not contain full details and conditions of the insurance. More detailed policy terms and conditions are provided in the Policy Wording and on the Policy Schedule.

Stonebridge International Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 203188. Union Income Benefit Holdings Ltd and Stonebridge International Insurance Ltd are both members of the same group of Companies and are ultimately owned and controlled by the Parent Company Embignell Ltd, registered in England no 05871053.

### What is this type of insurance?

The Accident Protection Plan pays a cash benefit if an insured person dies or is confined in hospital, as a result of an accident.



#### What is insured?

If during the period of cover the insured person suffers an accident resulting in their death, or a stay in hospital as an inpatient, the following benefits are payable:

✓ **Accidental Death:**                    **£ 150,000**

✓ **Daily Hospitalisation Benefit:**                    **£300.00**

(payable for each full 24 hour period of hospital confinement). Up to a maximum of 180 days for all claims.

To keep up with inflation benefits and premiums increase by 5% each year, until the benefit amount for Accidental Death reaches £200,000 and/or the daily hospitalisation benefit reaches £400.



#### What is not insured?

We will not pay any claim if it is caused directly or indirectly from any of the following:

- ✗ naturally occurring conditions that do not result from an accident
- ✗ suicide or attempted suicide or self-injury
- ✗ taking part in an illegal act
- ✗ being under the influence of alcohol or drugs
- ✗ chemical, biological, radiological or nuclear terrorism
- ✗ ionising radiation or contamination by biological or chemical agents, or radioactivity from nuclear fuel, assembly or machinery
- ✗ war or any act of war whether declared or undeclared or by armed forces duty, service or operations
- ✗ medical error or negligence
- ✗ competing in a race other than on foot or while swimming
- ✗ taking part in hazardous activities
- ✗ any flying except commercial air travel as a passenger
- ✗ motorcycling as a driver or a passenger



#### Are there any restrictions on cover?

- ! To be eligible for cover, an insured person must:
  - be a permanent resident in the United Kingdom
  - be aged between 18 and 69 years inclusive at the start date.
- ! An insured person cannot keep in force or claim benefit under more than one Accident Protection Plan administered by Union Income Benefit Holdings Ltd (UIB) and underwritten by Stonebridge International Insurance Ltd.
- ! An insured person must be an inpatient in hospital for more than 24 hours to claim benefit.
- ! Death must occur within 12 months of the accident.
- ! Benefit will not be paid for an accident which happens to an insured person under this policy if at the date of the accident the insured person has been outside the United Kingdom for more than 12 weeks in the preceding 52 week period.



### Where am I covered?

An insured person is covered:

- ✓ Anywhere in the world
- ✓ At work
- ✓ At home



### What are my obligations?

- You must take reasonable care to ensure that information provided by you or an insured person is accurate and not misleading.
- You must pay the premium when due.
- You must advise us if you intend to spend more than 12 weeks in any 52 week period abroad.
- You or your legal representative must not act in a fraudulent manner when making a claim and must provide the requested validation documents when making a claim.



### When and how do I pay?

The premiums are payable monthly by Direct Debit on the 1<sup>st</sup> of each month until the expiry of the policy.



### When does the cover start and end?

The start and end date are as shown on your Policy Schedule.

This is monthly policy which will continue as long as you pay the monthly premium when due; until the date shown on your policy schedule, you cease to be a UK resident; you reach age 70; you or we cancel the cover sooner; or you die.



### How do I cancel the contract?

#### Cooling off period

The policyholder may cancel this policy within 30 days of the policy commencing or the policyholder receiving the policy documentation (whichever is the later). Providing you have not incurred an eligible claim during that cooling off period we will refund any premium paid.

#### Cancellation after the cooling off period

You may cancel this policy at any time. No refund of premium will be payable and cover will end on the next premium due date.

If you want to cancel this policy please notify Union Income Benefit on the details below:

Tel: **0343 178 1255** (Mon to Fri 9am to 6pm)

Email: [customercare@uibuk.com](mailto:customercare@uibuk.com)

Post: Customer Services Department, Union Income Benefit, 154 - 160 Fleet Street, Blackfriars, London, EC4A 2DQ