

Protection Insurance

Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales, Number 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

Product: BeWiser Personal Accident Plan (Free)



This document provides a summary of the key information relating to this Personal Accident Plan. Complete pre-contractual information on the product is provided in the full policy documentation. **Important.** Please refer to the full terms and conditions for further details.

What is this type of insurance?

This insurance is designed to pay a cash lump sum benefit in the event of an accident resulting in the death of anyone covered under this policy, permanent loss of use of certain limbs / sight / speech & hearing and a stay in hospital. Details of who is covered will be detailed in your policy schedule.



What is insured?

Cover for you

In the event of an accident causing any of the following we will pay

- ✓ Death or permanent total disability we will pay a maximum of £25,000
- ✓ Permanent loss of use of four limbs £125,000
- ✓ Permanent loss of use of three limbs £100,000
- ✓ Permanent loss of sight in both eyes £50,000
- ✓ Permanent loss of use of two limbs £75,000
- ✓ Permanent loss of sight in one eye £25,000
- ✓ Permanent loss of use of one limb £37,500
- ✓ Permanent loss of speech £50,000
- ✓ Permanent loss of hearing in both ears £50,000
- ✓ Permanent loss of hearing on one ear £10,000
- ✓ Burns £10,000
- ✓ Permanent loss of use:
 - A shoulder, elbow, hip, knee, wrist or ankle £7,500
 - Thumb or forefinger £7,500
 - Any other finger or big toe £2,500
 - Any other toe £500
- ✓ Hospitalisation £50 per day (maximum 100 days and after a minimum of 24 hours).



What is not insured?

Benefits are not payable for any accident that is directly or indirectly caused by:

- ✗ Riding on a motorcycle, moped or scooter as a driver or passenger;
- ✗ Rock climbing or mountaineering of any type;
- ✗ Potholing, scuba diving or parachuting.
- ✗ Participation in winter sports;
- ✗ Any sickness, disease or degenerative process (a condition which becomes progressively worse);
- ✗ Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction;
- ✗ Exposure to exceptional danger (except in an attempt to save human life);
- ✗ Suicide or self-inflicted injury whether of a sound mind or not.



Are there any restrictions on cover?

- !! The maximum total benefit which we will pay for all claims during the life of the plan is £50,000 except where there is a claim for the permanent loss of two or more limbs (please see section 6 of the policy document for details).
- !! The assessment of a claim for permanent total disability may be delayed for 12 months from the date of the claim to allow an independent doctor time to assess the claim.
- !! Any accidental death occurring 12 or more months after the accident
- !! If the accidental death occurred because the insured person already had a sickness or condition we may reduce the overall benefit amount following a doctor's assessment
- !! You can only be covered by one of our Accident Plan policies at any one time.



Where am I covered?

- ✓ The policy covers a person anywhere in the world provided that:
 - at the date of the accident that person had not been outside the United Kingdom for more than 12 weeks in total in the preceding 52 week period; or
 - we have agreed to that person being outside the United Kingdom for more than 12 weeks in total in the preceding 52 week period and endorsed the policy accordingly.



What are my obligations?

- It is important that when applying for, amending or making a claim you or anyone acting on your behalf take reasonable care to answer all questions honestly and to your best knowledge or belief.
- You should tell us about any claim as soon as reasonably possible.
- You must notify us as soon as possible if any of your details change during the term of this policy.



When and how do I pay?

- This policy is free for its duration and it will end automatically 3 months after the start date.



When does the cover start and end?

- Please refer to your policy schedule for the policy start date.
- Your cover will end when you die (this will not prevent a claim for accidental death being made), you reach 75 years of age, you do not pay a monthly premium when it is due, you or we cancel the policy or you cease to be a UK resident.
- This policy will automatically end 3 months after the start date.



How do I cancel the contract?

- You can cancel your policy at any time by contacting us. You can contact us in the following ways:
 - By Phone: 0330 134 8359 (calls may be recorded and monitored for training and quality purposes)
 - Or you can write to us: Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX

Customer Information

Making a claim

To notify us of a claim, you can contact us in the following ways:



By phone: 0330 134 8359



Or you can write to us at Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX



Once we have been notified of a claim we will send out a claim form that will need to be completed and returned by you or your representative.

Is something wrong?

If you are not satisfied with the service we have provided, please tell us so that we can do our best to resolve the problem. You can contact us in the following ways:



By phone: 0330 134 8359



Or you can write to us:

Accident Plan Department, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

If we cannot resolve your complaint You may be eligible to refer your complaint to the Financial Ombudsman Service. Their address is:



The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR



Phone: 0300 123 9123 from a mobile or 0800 023 4567 from a landline



Email: complaint.info@financial-ombudsman.org.uk



Website: www.financial-ombudsman.org.uk

What happens if we can't meet our liabilities?

If we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information may be obtained from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by visiting www.fscs.org.uk

