

Be Wiser Accidental Death Insurance

Insurance Product Information Document

This insurance is underwritten by AmTrust Europe Limited under an arrangement with Arc Legal Assistance Limited. AmTrust Europe Limited is registered in the UK, and is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority. Firms Reference Number 202189. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

Company: AmTrust Europe Limited

Product: Accidental Death Insurance Policy

This document contains key information about the Be Wiser Accidental Death Insurance Policy. It is only a summary to help you understand the cover provided. It is not personalised to the specific needs of the insured person. Complete pre-contractual and contractual information about this product is detailed in the full policy documentation. Please take time to read the policy document to make sure you understand the cover it provides.

What is this type of insurance?

This Accidental Death insurance provides a fixed lump sum benefit in the event of the death of a covered person which is the direct result of an accidental bodily injury that arises from a single, unexpected, unforeseen and unintentional incident.



What is Insured?

- ✓ Accidental Death – We will pay a lump sum of £30,000 in the event of your accidental death due to accidental bodily injury
- ✓ Disappearance – If after examining all the evidence we are satisfied that your disappearance can be presumed to be due to your accidental death we will pay £30,000. If at any time you are subsequently found to be living the payment must be refunded to us
- ✓ We will pay out even if you're covered by another insurance policy



What is not Insured?

- ✗ Death caused by:
 - illness or disease that is not a directly due the accident
 - known side effects of medication or known risks from surgery
- ✗ Any claim resulting from:
 - use of drugs
 - consumption of alcohol to an extent that the insured person suffers mental or physical impairment, which is the principal cause of the accident, or results in them doing something uncharacteristically reckless or dangerous
 - being in control of a motor vehicle and acting in a dangerous or reckless manner, or drink or drug driving
 - suicide or deliberate self-inflicted injury



Are there any restrictions on cover?

- ! We will only pay a single lump sum of £30,000
- ! You must be over 18 and under 81 years of age at the date of the accident for cover to apply
- ! You must normally live in the United Kingdom
- ! Death must occur within 24 months of the bodily injury that resulted from the accident



Where am I covered?

- ✓ This policy will cover you anywhere in the world, provided that you normally live in the United Kingdom.



What are my obligations?

- At the start of the policy the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later. For example, you must tell us if you no longer meet the eligibility criteria as outlined in the 'Am I eligible for this insurance' section of the Policy Booklet.
- You must take reasonable care to provide complete and accurate answers to any questions asked.
- You must tell us if you no longer live in the United Kingdom.
- You must pay the monthly premium on time.
- All claims must be notified as soon as possible and the claims procedure detailed in the policy document followed.



When and how do I pay?

This is a monthly policy paid monthly by Direct Debit. The amount payable including when it will be collected will be set out in your Direct Debit collection letter.



When does the cover start and end?

This policy will run from the start date shown on your schedule and will continue for each further consecutive monthly period for which we accept a monthly premium, unless it is cancelled by us or you, you die, you are no longer normally live in the UK or you reach 81 years of age.

We will write to you at each anniversary of the start date to remind you of the cover purchased.

You should review your personal circumstances on a regular basis and consider whether this insurance continues to meet your needs.



How do I cancel the contract?

You can cancel this insurance at any time. If you decide to cancel, you must contact URIS Group Customer Services who are the administrators of this policy. Their details can be found in the policy document.

Your right to cancel in the 'cooling off' period

If cancellation is within the first 30 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), we will refund any premium paid provided no claim has been made.

Your right to cancel after the cooling off period

If you cancel after the 'cooling off' period, cover will end at the end of the month for which premium by Direct Debit has been paid. If any premium is due up to the date of cancellation, it will be collected on the date outlined in the cancellation letter from us.