

Be Wiser Accidental Permanent Injury 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 Permanent Injury Insurance Policy

This document contains key information about the Be Wiser Accidental Permanent Injury 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 Permanent Injury insurance provides a lump sum benefit in the event of a specified bodily injury to a covered person which is the direct result of an accident that arises from a single, unexpected, unforeseen and unintentional incident.



What is Insured?

- ✓ Section A - Permanent bodily injury
 - Permanent amputation of one or both arms above the wrist and/or one or both legs above the ankle - £60,000 in all.
 - Permanent and irrecoverable loss of use of one or both arms and/or one of both legs. The amount payable is dependent on a medical assessment of the degree of loss of use you suffer.

If the loss of use is:

- | | |
|-----------------------|--|
| i) More than 70% | We will pay £60,000 |
| ii) Between 20% & 70% | We will pay that percentage of £60,000 |
| iii) Less than 20% | No payment will be made |

- ✓ Section B – Sensory disability
 - Permanent, total and irrecoverable loss of sight in one or both eyes - £60,000 in all
 - Permanent, total and irrecoverable loss of hearing in one or both ears - £60,000 in all
- ✓ Section C – Other permanent injury
 - Permanently preventing you from following any occupation suited to your education, experience and capability - £60,000 in all



What is not Insured?

- ✗ Any claim caused by:
 - illness or disease that is not a directly due to the accident
 - known side effects of medication or known risks from surgery
 - a gradual loss of use or function which is not as a direct result of an accident
- ✗ 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
 - participation in, practice or training for any sport as a professional sportsperson
 - 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
 - participation in or acting as an accessory to a crime



Are there any restrictions on cover?

- ! The most we will pay for all permanent injuries arising from any one incident is £60,000
- ! 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
- ! The permanent disability must occur within 24 months of the bodily injury that resulted from the accident for cover to apply



Where am I covered?



This policy will cover you 24 hours a day 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 this 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 a UK resident 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 this 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.