

Personal Accident and Illness Insurance

Insurance Product Information Document



Company: AXIS Underwriting Limited

Product: Personal Accident and Illness Insurance

AXIS Underwriting Limited is registered in the UK and authorised and regulated by the Financial Conduct Authority (FCA).
FCA Firm Reference Number: 311833

This document is a summary of insurance coverages and restrictions found in the policy. It is not personalised to your individual selections. It is not a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of the coverage you have been provided, the sums insured and the terms and conditions of that coverage.

What is this type of insurance?

This is a personal accident insurance policy to insure you against bodily injury or death resulting from a personal accident. There is also the option to cover bodily injury or death resulting from illness. Cover will only be provided for the benefits you select.



What is insured?

Unless otherwise stated in your policy schedule, the following is insured:

Personal accident

- ✓ Bodily injury resulting in death (including if insured person disappears, is not found within 52 weeks or evidence assumes bodily injury caused the death), loss of sight in one or both eyes, loss of a limb, permanent total disability which entirely prevents you from carrying out your occupation for at least 52 consecutive weeks and shows no signs of ever improving, temporary total disability which entirely prevents you from carrying out all parts of your occupation for a period of time
- ✓ Medical expenses following a valid claim for temporary total disability caused by personal accident

Optional cover (if selected)

- Illness resulting in loss of sight in both eyes, permanent total disability by paralysis which entirely prevents you from carrying out your occupation for at least 52 consecutive weeks and shows no sign of ever improving, and temporary total disability which entirely prevents you from carrying out all parts of your job for a period of time
- Medical expenses following a valid claim for temporary total disability caused by illness



What is not insured?

Personal accident

- ✗ Death caused by illness, unless that illness directly resulted from accidental bodily injury
- ✗ Bodily injury caused by any mental or emotional disorder of any type
- ✗ Suicide, attempted suicide or intentional self-injury
- ✗ Criminal acts
- ✗ Being under the influence of alcohol or drugs
- ✗ Deliberate exposure to exceptional danger (except in an attempt to save human life)
- ✗ Flying other than as a passenger
- ✗ War, declared or not
- ✗ Pre-existing conditions: diagnosed or not, for which you have sought advice, diagnosis, treatment or counselling at any time during the 5 years prior to the start of this insurance
- ✗ Chronic pain syndrome

- ✗ Sexually transmitted diseases
- ✗ Diving where breath equipment is needed or used, rock climbing, mountaineering, potholing, hand-gliding, parachuting or racing



Are there any restrictions on cover?

- ! Death benefit is only payable if bodily injury leads to death within 52 weeks of an accident.
- ! We will not pay benefit for temporary total disability for an initial period as stated in your schedule
- ! We will not pay benefit for temporary total disability for any period beyond 52 weeks from the date of the accident, or illness (if selected)
- ! We will not pay benefit for temporary total disability above 65% of an insured person's average weekly wage before deductions
- ! The maximum amount we will pay for medical expenses is 15% of any claim that we pay for that event
- ! Endorsements may apply to your policy
- ! If illness cover is selected, illness causing loss of sight or permanent total disability by paralysis will not be covered if it results in death within 52 weeks of the illness



Where am I covered?

- ✓ This cover applies to anywhere in the world, unless otherwise stated in your policy, schedule or any endorsement



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must take reasonable precautions to prevent any accident or event which may result in a claim under this policy.
- In event of an accident or illness which may result in a claim under this insurance you must:
 - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
 - notify your broker as soon as practicable.
 - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
 - provide your broker with all the information we reasonably require.
- You must report any claim or event that might give rise to a claim as soon as possible, and follow the claims procedure set out in the policy.



When and how do I pay?

The premium for this policy is shown in your Schedule. Your broker will advise you of when to make payment(s) and the options by which you can pay.



When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your Schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy.



How do I cancel the contract?

You can cancel your policy, by giving instructions to your broker, within 14 days of the date you received your insurance documentation or the start of the insurance, whichever is later. You will receive a full refund of premium provided you have not made a claim

After 14 days, you can cancel your policy by giving instructions to your broker and we will refund your premium less a deduction for the time you were covered, providing you have not made a claim.