

Accidental Death Insurance



Insurance Product Information Document

Company: American International Group UK Limited

Product: Accidental Death Plan

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109)

You can find complete information on the policy in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?

This insurance provides a range of benefits for death caused solely by an accident. An accident is a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place whilst the policy is in force.



What is insured?

- ✓ Death caused by bodily injury suffered as a result of an accident, solely and independently of any other cause
- ✓ Enhanced benefits:
 - o Continuity benefit enhancement – the benefit payable increases on each of the insured person's annual anniversary dates, up to a maximum of 25%
 - o Benefit payable is increased by 50% if accident is on a public holiday (as defined in the United Kingdom), or the equivalent anywhere in the world.
 - o Benefit payable is increased by 100% if bodily injury occurs whilst travelling as a fare-paying passenger in or on a scheduled aircraft, bus, tram, ship, hovercraft or train
 - o Benefit payable is increased by 50% if the accident is whilst travelling on a motorway in the United Kingdom, or the equivalent anywhere in the world
 - o Benefit payable is increased by 50% if bodily injury is as a direct result of an unprovoked malicious assault or battery by someone (other than a member of the insured person's family or household)
 - o If bodily injury occurs as a direct result of a terrorist act, the benefit payable is increased by 50%.



What is not insured?

Any cover if:

- ✗ The accident occurs as a direct consequence of war
- ✗ You are flying unless you are a fare paying passenger
- ✗ You take drugs other than according to the manufacturer's instructions or as prescribed by a doctor or if you take them for treatment of drug addiction
- ✗ If your accident occurs while driving and your blood alcohol level is above the legal limit in the country that the accident occurs
- ✗ If you were directly involved in an unlawful act at the time of the accident
- ✗ If your injury is intentionally self-inflicted or results from sickness or disease
- ✗ If your bodily injury results from gradually operating cause



Are there any restrictions on cover?

- ! If you are aged 75 and over at the date of the accident, the benefit payable is reduced by one-third.
- ! Only death that occurs within 12 months of the accident is covered
- ! Cover stops when you have lived outside of the United Kingdom for more than 180 consecutive days
- ! We will only pay 50% of any benefit payable for a child



Where am I covered?

- ✓ Whilst living in the United Kingdom, or provided you reside outside of the United Kingdom for 180 consecutive days or less, you are covered anywhere in the world.



What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- If you reside outside the United Kingdom for more more than 180 days, you need to inform us so that we can cancel your policy
- You must pay your premiums on time
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence we may need to deal with your claim, and comply with the specific claim procedure set out in the policy wording
- You need to inform us if there are changes to your name or address



When and how do I pay?

- Premiums are paid monthly by direct debit and are due on 2nd of each month



When does the cover start and end?

Cover will start for this policy on the date you take the policy out, and is monthly renewable. The policy will end on one of the following dates:

- If we or you cancel the policy
- You stop paying your premiums
- You reside outside of the United Kingdom for more than 180 consecutive days



How do I cancel the contract?

You can cancel by phoning +44 (0)20 8662 8184, emailing aigdirect.queries@aig.com, or by writing to: Customer Services, AIG Direct, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.