

Personal Accident Insurance



Insurance Product Information Document

Company: American International Group UK Limited

Product: Disabling Injuries Protection 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 certain bodily injuries resulting from 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?

- ✓ Permanent disabilities due to an accident:
 - Total and permanent paralysis of all limbs
 - Total and permanent loss of all intellectual capacity
 - Loss of sight in one or both eyes
 - Loss of use of an arm, arms and/or a leg or legs
 - Loss of use of a hand, hands and/or a foot or feet
 - Loss of use of four or more fingers
 - Loss of use of thumb
 - Loss of use of two or more toes
 - Loss of hearing in both ears
 - Loss of speech
- ✓ Non-specified injuries causing a permanent disability
- ✓ Accidental Death
- ✓ Specified fractures due to an accident
- ✓ Reimbursement of the cost of supply and fitting of artificial limbs following a valid claim
- ✓ Reimbursement of the cost of specialist transport following a valid claim
- ✓ Reimbursement of the cost of micro-surgery to replace a limb, hand, foot, finger, thumb or toe
- ✓ Special Benefits (these benefits are not applicable to the first £10,000 of accidental death benefit):
 - No Claims Benefit increasing each year
 - Benefits are doubled if accident occurs while riding as a fare-paying passenger on an aircraft, bus, tram, ship, hovercraft or train
 - Benefits are increased by 50% if accident is on a public holiday (as defined in the United Kingdom), or the equivalent anywhere in the world.
 - Benefits are increased by 50% if the accident is whilst travelling on a motorway, or the equivalent anywhere in the world
 - Benefits are increased by 50% if the accident 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)
 - Benefits are increased by 50% if the accident occurs as a direct result of a terrorist act.



What is not insured?

- ✗ If the accident occurs as a direct consequence of war
- ✗ If the accident occurs while you are flying, unless you are a fare paying passenger
- ✗ If 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 the accident occurs while driving and your blood/urine 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, benefits are reduced by one-third, subject to a specified overall maximum
- ! Only bodily injury that occurs within 12 months of your accident are covered
- ! Cover stops when you have lived outside of the United Kingdom for more than consecutive 180 days
- ! If death results from bodily injury within 13 weeks of the accident, then only the accidental death benefit is payable
- ! We will only pay 50% of any benefits for a child
- ! If your accident results in more than one benefit being due for a permanent disability, then we will only pay the highest benefit due
- ! If you have an existing medical condition prior to your accident, this will be taken into account when assessing any claim



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 than 180 days, you need to inform us so that we can cancel your policy
- You must pay your monthly 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 a specific claim procedure set out in the policy wording
- You need to inform us if there are changes to any insured person's 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.