

Hospital Cash Insurance



Insurance Product Information Document

Company: American International Group UK Limited

Product: Hospital Cash Insurance

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 cash benefits for each period of hospitalisation exceeding 24 hours, as a result of bodily injury or disease or a dismemberment as a result of 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?

- ✓ Daily hospitalisation benefit subject to the minimum benefit set out in your Table of Benefits
- ✓ Increased minimum benefit for hospitalisation due to:
 - o Childbirth (provided it occurs after 10 months of start date of your policy)
 - o A road traffic accident
 - o Battery, arson, mugging, kidnap, civil disturbance, shooting, bombing or hijack
 - o Whilst participating in any sporting activity
- ✓ Increased hospitalisation benefit if you are temporarily outside the United Kingdom when you are hospitalised
- ✓ Increased hospitalisation benefit if two or more insured persons are hospitalised at the same time
- ✓ Dismemberment benefit due to an accident for:
 - o Loss of sight in one or both eyes
 - o Loss of one or both arms, legs, hands or feet
- ✓ Increased benefit for dismemberment may be available if the accident occurs whilst a fare-paying passenger as detailed in your schedule.



What is not insured?

- ✗ Hospitalisations not exceeding 24 hours in duration
- ✗ Any pre-existing medical condition in the first 24 months of cover or in respect of any hospital confinement arising out of pregnancy or childbirth in the first 10 months of cover
- ✗ Hospitalisation as a direct consequence of war
- ✗ 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
- ✗ Hospitalisation due to the effects of alcohol
- ✗ If an accident occurs while driving and your blood alcohol level is above the legal limit in the country that the accident occurs
- ✗ If your bodily injury is sustained whilst you are directly involved in an unlawful act
- ✗ If your bodily injury is intentionally self-inflicted



Are there any restrictions on cover?

- ! If you are aged 75 and over at the date of the hospitalisation, benefits are reduced by one-third, subject to a specified overall maximum, except for the minimum benefit payment
- ! Cover stops when you have lived outside of the United Kingdom for more than 180 consecutive days
- ! Once the maximum amount payable shown on your schedule has been paid to an insured person, cover for that person will be cancelled
- ! If your hospitalisation is as a result of AIDS or any mental or psychiatric illness or disease, benefits are restricted to 28 days in hospital, providing that your policy has been in force for 24 months



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 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 the 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
- The maximum benefit payable has been reached



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.