

Personal Accident



Insurance Product Information Document

Company: American International Group UK Limited

Product: Personal Accident

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

Your personal accident pays a range of benefits for specific injuries caused by an accident. When we say accident, we mean something that's sudden and unexpected and happens external to the body. You must be able to confirm when, where and how the accident happened. It does not cover sickness such as strokes or cancer.



What is insured?

If it's as a direct result of an accident, we'll cover you up to the amount shown in your policy document for:

- ✓ Death.
- ✓ Permanent total disability (if you can't carry on with your usual work for the rest of your life).
- ✓ Paralysis.
- ✓ Loss of a limb or limbs.
- ✓ Loss of sight.
- ✓ Loss of hearing.
- ✓ Loss of a whole shoulder, elbow, hip, knee, wrist or ankle.
- ✓ Loss of a thumb, finger or toe.
- ✓ Fracture (break) of a bone.
- ✓ Dislocation of joint.
- ✓ Complete tear of a tendon or ligament.
- ✓ Physiotherapy following a fracture, dislocation or a completely torn tendon or ligament.
- ✓ Third degree (full thickness) burns.
- ✓ Injuries as a result of being exposed to extreme weather conditions.
- ✓ Overnight stays in hospital as an inpatient.



What is not insured?

- ✗ Illness, disease or viruses, such as strokes and cancer, as these are not caused by an accident.
- ✗ Conditions that develop over time and aren't caused by a single accident, such as gradual loss of hearing or sight.
- ✗ Injuries caused by sprains or muscular pain, or for wear and tear to a joint, ligament or tendon.
- ✗ Injuries that happen when you're on a quadbike.
- ✗ Claims caused by you taking part in war, riots, or terrorism.
- ✗ Injuries caused by flying accidents unless you're a passenger in a commercial flight.
- ✗ If you're under the influence of medicine and don't follow the instructions, or you're taking drugs or medication to treat a drug addiction.
- ✗ Accidents caused by deliberately putting yourself in danger – unless you're trying to save someone's life.
- ✗ Self-inflicted injuries. This includes if you injure yourself while trying to take your own life.
- ✗ Claims that result from you breaking the law or taking part in a criminal activity.
- ✗ Injuries resulting from a medical professional acting carelessly or recklessly.
- ✗ Mental illnesses, even if they're the result of an accident, including post-traumatic stress disorder, anxiety, or any disease of the nervous system.
- ✗ Injuries resulting in or from fibromyalgia, complex regional pain syndrome (CRPS) or myalgic encephalomyelitis (ME).
- ✗ Injuries caused by you taking part in a professional or semi-professional sport.
- ✗ We won't cover you if doing so would mean we're breaking any laws or regulations.



Are there any restrictions on the cover?

- ! Maximum amounts and age limits apply to different injuries. These can be found in your policy document.
- ! Only injuries that appear within 2 years of your accident are covered.
- ! Pre-existing medical conditions or disabilities you had at the time of your accident will be taken into consideration when calculating your claim.
- ! Payment of certain benefits will result in cover stopping for that insured person. Details of these can be found in your policy document.
- ! If you die within 13 weeks due to the accident, we'll cover your death only.
- ! Age limits apply to all insured persons. These can be found in your policy document.
- ! Benefits are halved for accidents whilst legally riding a motorbike or motorised scooter at the time of the accident, including ones with three wheels.
- ! Benefits are halved for overnight hospital stays if you're over the UK state retirement age at the time of your accident.
- ! The benefit for accidents resulting in dislocations, tears of tendons or to ligaments, will only be paid once in any one 12 month period.
- ! Cover will not apply if you reside outside the United Kingdom, the Isle of Man and the Channel Islands for more than 180 days in row.
- ! The most we'll pay in total for each adult named on the policy schedule across the life of the policy is detailed in the policy document.



Where am I covered?

- ✓ This policy covers residents of the United Kingdom, the Isle of Man and the Channel Islands. It'll cover you as long as you don't live outside these areas for longer than 180 days in a row.



What are my obligations?

- It's important you tell us if circumstances change for anyone named in the policy. If an adult named in the policy schedule moves to a new home or changes their name, you should tell us straight away.
- You should let us know as soon as possible if you are injured in accident so we can start handling your claim.
- You'll need to give us documents and any other evidence we may ask for to deal with your claim. You'll also have to follow the claims process set out in the policy document.
- You must inform us if you reside outside the United Kingdom, the Isle of Man and the Channel Islands for more than 180 days, so we can cancel your policy.



When and how do I pay?

Monthly premiums are paid by Direct Debit and are collected on the first day of each month.



When does the cover start and end?

Cover starts on the date the policy is taken out and ends on one of the following dates:

- If we pay a claim for paralysis, loss of two or more limbs, loss of sight in both eyes or permanent total disability. Cover will stop for the insured person from the date of the accident.
- You reach your 75th birthday or your child reaches their 18th birthday (or 23rd birthday if in full time education.)
- You live outside of the United Kingdom, the Isle of Man and Channel Islands for more than 180 days.
- If we pay the maximum amount detailed in the policy document for an insured person, their cover will stop from the date of the accident.



How do I cancel the contract?

The policyholder can cancel by phoning +44 (0)20 8662 8100, emailing aigdirect.queries@aig.com, or by writing to: Customer Services, AIG Direct, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.