

Personal Accident Insurance

Insurance Product Information Document

Company: American International Group Limited

Product: Personal Accident Policy

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 202628)

You can find complete information on the policy in your certificate of membership 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 is a group policy issued to the British Epilepsy Association (the group policyholder) under which rights are made available to you as an insured person. It 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?

- ✓ Accidental death
- ✓ Permanent total disablement (if you are permanently prevented from doing your normal job, or if unemployed at the time the inability to do any paid work for the remainder of your life)
- ✓ Loss of a limb or limbs
- ✓ Loss of sight
- ✓ Loss of hearing



What is not insured? Continued

- ✗ If your injuries are intentionally self-inflicted
- ✗ If you commit or were attempting to commit suicide
- ✗ If it results from a gradually operating cause
- ✗ If the accident occurs outside the territorial limits defined in your policy wording



What is not insured?

- ✗ If the accident is as a direct consequence of war
- ✗ Accidents whilst flying (unless you are a fare-paying passenger)
- ✗ If your injuries result from driving a mechanically propelled vehicle in any kind of race
- ✗ If you take drug(s) other than according to the manufacturer's instructions, as prescribed by a doctor, or if you are taking them for treatment of drug addiction
- ✗ If the accident happens while you are involved in an unlawful act
- ✗ Where the bodily injury results in fibromyalgia, myalgic encephalomyelitis, chronic fatigue syndrome, post-traumatic stress disorder or other anxiety disorder, any mental disorder or disease of the nervous system
- ✗ If you deliberately or recklessly expose yourself to danger (unless trying to avoid serious harm to self or others)
- ✗ If the accident occurs whilst you are driving or in charge of a vehicle and your alcohol level is higher than the legal limit in the country where the accident occurs
- ✗ If the bodily injury is contributed to by the insured person's participating in, practising or training for a sport as a professional or semi-professional
- ✗ If your injury results from sickness or disease (other than epilepsy)



Are there any restrictions on cover?

- ! Maximum amounts are payable for different bodily injuries as contained in the policy
- ! Age limits apply to all insured persons. These can be found in your policy document
- ! Only losses that occur within 2 years of your accident are covered
- ! We will only pay one of the listed benefits to an insured person in respect of any one accident and cover will stop from the date of payment
- ! If you live outside the United Kingdom for more than 180 consecutive days
- ! We will not pay permanent total disablement benefit if the insured is under 16 years of age or 66 years of age or over, other than if the insured person is 66 years of age or over and is still in paid employment at the date of the accident



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
- 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 that we need to deal with your claim and comply with the claims procedure as set out in the policy



When and how do I pay?

- The premium is paid as agreed and accepted through your individual membership



When does the cover start and end?

- The cover starts from the date you were included in the insurance arrangement and remains in force until the end of the period of insurance.
- Cover will end on one of the following dates:
 - If we or the group policyholder cancel the policy, or you withdraw
 - You stop paying your premiums or cease your membership with the group policyholder
 - You reach the upper age limit in your policy
 - You live outside of the United Kingdom for more than 180 consecutive days



How do I cancel the contract?

You are unable to cancel this policy, but you do have the right not to be included. If you wish not to be included in this policy, please contact the group policyholder.

Only the group policyholder can cancel this policy by giving 30 days' notice in writing to us at our head office: The UK Manager, Group Personal Accident, American International Group Limited, The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom. It is the responsibility of the group policyholder to notify insured persons that the policy has been cancelled.