Personal Accident Insurance

Insurance Product Information Document

Company: Stonebridge International Insurance Ltd. **Product: Accident Protection Plan**

This insurance product information document does not contain full details and conditions of the insurance. More detailed policy terms and conditions are provided in the Policy Wording and on the Policy Schedule. Stonebridge International Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 203188. Union Income Benefit Holdings Ltd and Stonebridge International Insurance Ltd are both members of the same group of Companies and are ultimately owned and controlled by the Parent Company Embignell Ltd, registered in England no 05871053.

What is this type of insurance?

The Accident Protection Plan pays a cash benefit if an insured person dies, suffers an accidental fracture or is confined in hospital, as a result of an accident.

What is insured?

If during the period of cover the insured person suffers an accident resulting in their death, a stay in hospital as an inpatient or a fracture, the following benefits are payable

- ✔ **Accidental Death** — **£150,000**
- ✔ **Daily Hospitalisation Benefit** — **£300**
  payable for each full 24h of hospital confinement) up to a maximum of 180 days across all claims
- ✔ **Fractures**

Hip, upper leg, heel or pelvis (incl. coccyx)	**£1,500**
Lower leg, spine, skull (excl. cheek; facial bones incl nose, cheek bone and eye socket; and jaw bones), collar bone, ankle, arm (incl. wrist and elbow)	**£1,200**
Hand (excl. fingers), foot (excl. toes and heel), shoulder blade, knee-cap or sternum, cheek, facial bones (incl. nose, cheek bone & eye socket) and jaw bones	**£750**
Any other fracture not listed above	**£375**

- ✔ **Maximum per accident per insured person for fractures (a maximum of two fracture benefits are payable per insured person per accident)** — **£3,000**

The above benefits will increase in line with policy indexation

- ✔ **Maximum total fracture benefit across all claims per insured person (this limit applies to the fracture benefit only)** — **£12,000**

If during the period of cover an insured child suffers an accident resulting in their death, or a specified injury, the following benefits are payable:

- ✔ **Accidental Death** — **£15,000**
- ✔ **Daily Hospitalisation Benefit** — **£100**
  payable for each full 24h of hospital confinement) up to a maximum of 180 days across all claims
- ✔ **Fractures**

Hip, upper leg, heel or pelvis (incl. coccyx)	**£150**
Lower leg, spine, skull (excl. cheek; facial bones incl nose, cheek bone and eye socket; and jaw bones), collar bone, ankle, arm (incl. wrist and elbow)	**£120**
Hand (excl. fingers), foot (excl. toes and heel), shoulder blade, knee-cap or sternum, cheek, facial bones (incl. nose, cheek bone & eye socket) and jaw bones	**£75**
Any other fracture not listed above	**£37.50**

- ✔ **Maximum per accident per insured person for fractures (a maximum of two fracture benefits are payable per insured person per accident)** — **£300**

The above benefits will increase in line with policy indexation

- ✔ **Maximum total fracture benefit across all claims per insured person (this limit applies to the fracture benefit only).** — **£1,200**

What is not insured?

We will not pay any claim for an insured person if it is caused directly or indirectly from any of the following:

- ✘ Naturally occurring conditions, degenerative processes or medical or mental disorders that do not result from an injury
- ✘ Illness, disease or infection not directly caused by an accident
- ✘ War or armed forces duty, service or operations
- ✘ Medical error or negligence
- ✘ Suicide, attempted suicide, self-injury or putting themselves in danger
- ✘ Competing in any kind of race other than on foot or while swimming
- ✘ Taking part in certain hazardous activities or an illegal act
- ✘ Any flying activity except air travel
- ✘ Circumstances in which the insured person is under the influence of alcohol, drugs or medication
- ✘ Motorcycling (including riding mopeds and motor tricycles) as a driver or a passenger.

Are there any restrictions on cover?

- ! To be eligible for cover, an insured adult must be:
  • permanently resident in the United Kingdom
  • aged between 18 and 59 years inclusive at the start date.

  To be eligible for cover, an insured child must be:
  • be aged under 18 years at the start date
  • be living with the main policyholder
  • be financially dependent on the main policyholder
  • under the legal responsibility of the main policyholder.
- ! Number of children is limited to five per policy.
- ! Benefits for injury will not be paid in addition to the Accidental Death benefit for any one insured person in any one accident.
- ! Death must occur within 12 months of the accident.
- ! Benefit will not be paid for an accident which happens to an insured person under this policy if at the date of the accident the insured person has been outside the United Kingdom for more than 12 weeks in the preceding 52 week period.
- ! All cover ends when an insured adult reaches age 70.
- ! All cover ends when the insured child reaches age 18.
- ! You cannot claim benefit under more than one policy which provides accidental death benefits and which:
  - has been issued under guaranteed acceptance;
  - is administered by Union Income Benefit Holdings Ltd;
  - is underwritten by Stonebridge International Insurance Ltd and
  - you pay a premium for.

Where am I covered?

An insured person is covered:

- ✓ Anywhere in the world
- ✓ At work
- ✓ At home

What are my obligations?

- You must take reasonable care to ensure that information provided by you is accurate and not misleading.
- You must pay the premium when due.
- You or your legal representative must not act in a fraudulent manner when making a claim.
- You or your legal representative must provide the requested validation documents when making a claim.

When and how do I pay?

The premiums are payable monthly by your chosen payment method on the 1st of each month until the expiry of the policy.

When does the cover start and end?

The start date is shown on your Policy Schedule.
This is a monthly policy which will continue as long as you pay the monthly premium when due and until one of the following events occurs, whichever is earliest;

- on payment of the maximum lifetime benefit shown on your schedule;
- the date shown on your policy schedule,
- you cease to be a UK resident;
- until the insured adult reaches age 70;
- an insured person no longer meets the definition of partner or child;
- if you or we cancel the cover sooner;
- or at the time of your death.

How do I cancel the contract?

Cooling off period
The policyholder may cancel this policy within 30 days of the policy commencing or the policyholder receiving the policy documentation (whichever is the later). Providing you have not incurred an eligible claim during that cooling off period we will refund any premium paid.

Cancellation after the cooling off period
You may cancel this policy at any time. No refund of premium will be payable and cover will end on the next premium due date.

If you want to cancel this policy please notify Union Income Benefit on the details below:
Tel: **0343 178 1255** (Mon to Fri 9am to 6pm)
Email: customercare@uibuk.com
Post: Customer Services Department, Union Income Benefit Holdings Ltd, 5th Floor, 154 - 160 Fleet Street, Blackfriars, London, EC4A 2DQ