Over 60s Personal Accident Insurance

Insurance Product Information Document

Company: Stonebridge International Insurance Ltd Product: 60+ Personal Accident Plan

This is a summary of the policy cover for 60+ Personal Accident Plan. This insurance product information document does not contain full details and conditions of your 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.

What is this type of insurance?

The 60+ Personal Accident Plan pays a cash benefit if an insured person dies or suffers one of the specified injuries as the result of an accident.

What is insured?

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

✓ **Accidental Death:**	**£20,000**
✓ **Fractures**	
Hip, upper leg, heel or pelvis (incl. coccyx)	**£6,000**
Lower leg, spine, skull (excl. cheek, facial and jaw bones), collar bone, ankle, arm (including wrist and elbow)	**£4,500**
Hand (excl. fingers), foot (excl. toes and heel), shoulder blade, knee-cap or sternum, cheek, facial and jaw bones	**£3,000**
Any other fracture	**£1,500**
Maximum per accident per insured person for fractures (a maximum of two fracture benefits are payable per insured person per accident)	**£12,000**
✓ **Burns**	
Third degree burns to 15% or more of body surface or 50% of either hand	**£5,000**
Third degree burns to at least 4% but to less than 15% of body surface (except hands)	**£2,500**
Second degree burns of 9% or more of body surface	**£2,500**
Single claim maximum	**£5,000**
✓ **Disclocations**	
Single dislocation	**£2,000**
Single dislocation maximum	**£2,000**
Single claim maximum	**£4,000**
✓ **Maximum total benefit across all claims for an insured person**	**£40,000**

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 that do not result from an injury
- ✘ Any sickness or disease not directly resulting from injury
- ✘ 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
- ✘ Flying activity except commercial air travel as a passenger
- ✘ Motorcycling as a driver or a passenger
- ✘ Circumstances in which the insured person is under the influence of alcohol, drugs or medication

Are there any restrictions on cover?

- ! To be eligible for cover, an insured person must:
  - be a permanent resident in the United Kingdom
  - be aged between 60 and 79 years inclusive at the start date.
- ! 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 person reaches age 85.

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 or an insured person 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 Direct Debit on the 1st of each month until the expiry of the policy.

When does the cover start and end?

The start and end date are as shown on your Policy Schedule.

This is monthly policy which will continue as long as you pay the monthly premium when due; the date shown on your policy schedule, you cease to be a UK resident; until you reach age 85; if you or we cancel the cover sooner; or you die.

How do I cancel the contract?

Cooling off period
You may cancel this policy within 30 days of the start date or 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, 154-160 Fleet Street, Blackfriars, London, EC4A 2DQ