

# Personal Accident and Travel Insurance



## Insurance Product Information Document

Company: This insurance is underwritten by Syndicate 5000 at Lloyd's, managed by Travelers Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England 03207530. Product: O'Driscoll O'Neil DAC Personal Accident and Travel Wording.

The following summary does not contain the full terms and conditions of the insurance contract which can be found in the certificate. The agreed benefit levels and sections applicable are specified in your certificate.

### What is this type of insurance?

This is Personal Accident, Illness and Travel insurance that in the event an individual sustains bodily injury as a result of an accident or sustains illness, will pay a lump sum or weekly benefit according to the Schedule of Benefits, and covers personal accidents for individuals and specified unexpected events that could occur during a covered trip.



### What is insured?

#### Accidental Injury:

- ✓ Death
- ✓ Loss of sight of one or both eyes
- ✓ Loss of one or more limbs
- ✓ Permanent Total Loss of Speech
- ✓ Permanent Total Loss of Hearing
- ✓ Permanent Total Disablement
- ✓ Temporary Total Disablement
- ✓ Temporary Partial Disablement
- ✓ Medical Expenses, Dental Expenses and Physiotherapy

#### Illness — where selected:

- ✓ Loss of sight of both eyes
- ✓ Permanent Total Disablement by Paralysis
- ✓ Temporary Total Disablement
- ✓ Medical Expenses

#### Travel — where selected:

- ✓ Medical and other expenses
- ✓ Loss of Deposit, Cancellation or Curtailment
- ✓ Employee Replacement Expenses
- ✓ Travel Disruption, Missed Departure, Delayed Departure
- ✓ Personal Liability
- ✓ Legal Expenses
- ✓ Hospital Benefit
- ✓ Baggage, Personal Effects, Money, Loss of Passport, Loss of Keys
- ✓ Hi-jack/Kidnap, Political Evacuation
- ✓ Car Hire Excess Waiver

### What is not insured?

- ✗ The excess applicable to any section.
- ✗ Injury, illness, mental conditions or disabilities of a recurring or chronic nature where the insured person has sought advice, diagnosis, treatment or counselling or has been treated for prior to inception.
- ✗ Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (ARC), howsoever this syndrome has been acquired or may be named.
- ✗ Insured persons self-injury, suicide or attempted suicide or whilst engaged in or taking part in civil commotions or riots of any kind.
- ✗ Insured person engaging in flying of any kind other than a passenger.
- ✗ Where the insured person takes part in military, air force or naval service or operations.
- ✗ The deliberate exposure to exceptional danger except in an attempt to save a human life.
- ✗ Claims arising from the insured person being under the influence of alcohol or drugs.
- ✗ Claims arising from the insured persons criminal act.
- ✗ Claims that arise from the Insured Person engaging in any occupation, sport or pastime in which a greater risk may be incurred than previously disclosed.
- ✗ If you are aged 65 years of age or older at commencement of the period of insurance.
- ✗ Any claim arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including anxiety and/or depression.
- ✗ Claims arising from all other employment elsewhere if you are not solely employed by the assured.
- ✗ Trips which have begun before your insurance cover start date.



## Are there any restrictions on cover?

- ⚠ This insurance does not provide cover for Illness or Travel unless specified on the Schedule of Benefits.
- ⚠ Benefit will not be paid under more than one item of the Schedule of Benefits for any one accident or illness.
- ⚠ No weekly benefit will be paid until the total amount payable has been ascertained. If payment is made, the amount will be deducted from any lump sum becoming claimable in respect of the same accident or illness.
- ⚠ In the event of an accident involving more than one insured person, where the claim exceeds the accumulation limit specified in the Schedule of Compensation, the compensation payable in respect of each insured person will be proportionately reduced until the total does not exceed that limit.



## Where am I covered?

You are covered in the area of cover as detailed on the Schedule.



## What are my obligations?

- You must comply with the terms and conditions of this insurance.
- You are required to take care to supply accurate and complete answers to all the questions that we ask and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible.
- When making a claim you must provide all information honestly and accurately.
- Notice must be given as soon as reasonably practicable of any accident which may cause a claim.
- You must seek the attention of a duly qualified practitioner as early as possible following an accident.
- Medical records and communications referencing the subject of a claim must be made available on request.



## When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



## When does the cover start and end?

The start and end dates of the period of insurance as shown on your Schedule of Insurance.



## How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. If you do cancel this insurance, provided you have not made a claim, you may be entitled to a refund of premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.