

Personal Accident Insurance

Insurance Product Information Document Company:
American International Group UK Limited

Product: Simply Business Personal Accident Insurance

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)

This document summarises key information you need to know about the Personal Accident policy. As no advice is given, it should be read together with the policy document and the policy schedule so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

This personal accident insurance pays a range of cash benefits to the policyholder for specific injuries caused by an accident that happens to the people insured by the policy. When we say accident, we mean an event that's sudden or unexpected. It does not cover any illness or disease, such as heart attacks, strokes or cancer.



What is insured?

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

- ✓ Death.
- ✓ Permanent total disability (if the person insured can't carry on with their usual work for the rest of their life).
- ✓ Temporary disability which means the person insured can't work for up to 52 weeks.
- ✓ Paralysis.
- ✓ Loss of or loss of use of a limb or limbs.
- ✓ Loss of sight.
- ✓ Loss of hearing.
- ✓ Loss of or loss of use of a whole shoulder, elbow, hip, knee, wrist or ankle.
- ✓ Loss of or loss of use of a thumb, finger or toe.
- ✓ Loss of use of the whole spine
- ✓ Fracture (break) of a bone.
- ✓ Dislocation of joint.
- ✓ Complete tear of a tendon in the hamstring, quadricep, achilles, rotator cuff or bicep.
- ✓ Complete tear of a ligament in the knee, ankle or foot.
- ✓ Overnight stays in hospital as an inpatient.
- ✓ Physiotherapy following any injury that an insured person has while working.
- ✓ The policy also provides access to a 24/7 Virtual medical care service which gives access GP's for medical consultations and advice as well as fit notes, private prescriptions and medical referrals.



What is not insured?

- ✗ Illness, disease or viruses, such as strokes, heart attacks 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, or developing arthritis.
- ✗ Injuries caused by sprains or muscular pain, or for wear and tear, like carpal tunnel syndrome, tennis elbow, to a joint, ligament or tendon.
- ✗ Injuries that happen when using a quadbike.
- ✗ Claims that result from the insured person taking part in war, riots, or terrorism.
- ✗ Injuries caused by flying accidents unless the insured person is a passenger in a commercial flight.
- ✗ If the insured person is under the influence of medicine and hasn't followed the instructions or is taking drugs or medication to treat a drug addiction.
- ✗ Accidents caused by the insured person deliberately putting themselves in danger – unless they're trying to save someone's life.
- ✗ Self-inflicted injuries. This includes if the insured person injures themselves while trying to take their own life.
- ✗ Claims that result from the insured person 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 the insured person taking part in a professional or semi-professional sport.
- ✗ We won't cover any claim if doing so would mean we're breaking any sanctions, laws or regulations.



Are there any restrictions on the cover?

- ! Maximum amounts and age limits apply to different injuries. These can be found in the policy document.
- ! Only injuries that appear within 2 years of the accident are covered.
- ! Under some sections of the policy, pre-existing medical conditions or disabilities the insured person had at the time of their accident will be taken into consideration when calculating what we might pay under the claim.
- ! Payment of certain benefits will result in cover stopping for that insured person. Details of these can be found in the policy document.
- ! If an insured person dies within 13 weeks due to their accident, we'll cover only their death.
- ! There are age limits for cover to apply to all insured persons. These limits can be found in the policy document.
- ! Benefits for fractures are halved for accidents whilst 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 the insured person is over the United Kingdom (UK) state retirement age at the time of their accident.
- ! We only cover dislocation of any specific joint once in any 12-month period.
- ! We only cover a tear of any specific tendon or ligament once in any 12-month period.
- ! No cover will apply if you live outside the United Kingdom, the Isle of Man and the Channel Islands for more than 183 days in a row.
- ! All cover will stop on the first premium due date following your 75th birthday.



Where am I covered?

- ✓ The 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 the United Kingdom the Isle of Man and the Channel Islands for longer than 183 days in a row.



What are my obligations?

- It's important the policyholder tells us if circumstances change for anyone insured under the policy.
- The policyholder should let us know as soon as reasonably practical if an insured person is injured in an accident so we can start handling the claim.
- You must be able to confirm when, where and how the accident happened.
- The injured person needs to give us documents and any other evidence we may ask for to deal with the claim. They also have to follow the claims process set out in the policy document.
- You need to inform us if the policyholder or an insured person resides outside the United Kingdom the Isle of Man and the Channel Islands for more than 183 days in a row, so that we can cancel the policy.



When and how do I pay?

Premiums are paid by the policyholder either annually or monthly as advised by Simply Business.



When does the cover start and end?

- Cover starts on the date the policy is taken out. The policy is annually renewable and ends on one of the following:
- If we or the policyholder cancels the policy or if the policyholder fails to pay the premium.
 - 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 that insured person from the date of the accident.
 - When the insured person is no longer a director or employee of the policyholder.
 - All cover will stop on the first premium due date following your 75th birthday.
 - You live outside of the United Kingdom, the Isle of Man and the Channel Islands for more than 183 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) 333 014 6683, emailing support@simplybusiness.co.uk, or by writing to: Simply Business Customer Services, Northampton 900, 900 Pavilion Drive, Northampton NN4 7RG.