

Personal Accident Insurance

Insurance Product Information Document

Best Accident Insurance

Best Accident Insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited. Registered in England and Wales no. 01514453 in the United Kingdom.

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This Insurance Product Information Document contains only a summary of the insurance cover. The full terms and conditions of the insurance, including for example complete information on exclusions, your obligations, how to make a claim, and your complaints and cancellation rights, can be found in your Policy Document and Policy Schedule. You should read your Policy Document and Policy Schedule carefully to ensure your cover meets your needs.

What is this type of insurance?

This insurance is designed to help you cope financially if an accident results in your death, hospitalisation or certain types of injury. An accident is a sudden, unexpected and specific event which occurs at an identifiable time and place during the period of insurance.



What is insured?

- ✓ Death
- ✓ Quadriplegia or paraplegia
- ✓ Loss of sight in one or both eyes
- ✓ Loss of hearing in one or both ears
- ✓ Loss of speech
- ✓ Loss of one or more hands, feet, fingers or toes
- ✓ Third degree burns
- ✓ Loss of a major organ
- ✓ Loss of use of the lower jaw, hip, wrist, knee, ankle, shoulder or elbow
- ✓ Any other permanent injury that prevents you from following your occupation or continuing your education ever again
- ✓ Minor and major fractures
- ✓ Hospitalisation as an in-patient for 24 hours or more
- ✓ Funeral expenses
- ✓ Temporary absence from work (75% of your gross weekly wage or £500, whichever is lower, payable for up to 26 weeks after an 8 week waiting period)
- ✓ You can choose from six levels of cover to suit your needs – the amount payable will depend on the injury and the level of cover selected
- ✓ Your chosen cover options will be shown on your Policy Schedule

Optional cover

You can choose to add your or your partner's children to this insurance. The benefits and amounts payable differ from those available to you. Full details are given in the Policy Document.



What is not insured?

- ✗ There is no cover under this policy for diseases or illness (unless as a direct result of an accident).
- ✗ Only losses that occur within 12 months of the original accident are covered.
- ✗ In relation to funeral expenses, there is no cover for the cost of any wake and/or refreshments.



Are there any restrictions on cover?

Any claim resulting from:

- ! participating in professional sports of any kind (including practicing)
- ! participating in or practicing for any hazardous activities
- ! flying other than as a passenger
- ! suicide, attempted suicide or deliberate self-inflicted injury
- ! use of drugs
- ! being under the influence of alcohol
- ! taking part in any unlawful activity



Where am I covered?

- ✓ This policy will cover you anywhere in the world.



What are my obligations?

Disclosing important information

You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, make changes to, and renew your policy.

Making sure you are eligible for cover

You must ensure that you are eligible for this insurance. The eligibility requirements are advised to you when you apply for/purchase this insurance and are clearly set out in your Policy Document. If you choose to add cover for your/your partner's children, they must be aged between 6 months and 18 years old (or up to 23 years old if in full-time education).

When making a claim

You must report claims as soon as practically possible, but in any event within 30 days of the accident. You must complete a claim form and provide at your expense any information which may be required. You must also attend a medical examination if this is requested.



When and how do I pay?

You pay for this insurance monthly by direct debit.



When does the cover start and end?

You are covered for a period of 12 months from the start date shown on your Policy Schedule. Your policy will renew automatically at the end of each 12 month period of insurance until you or we decide not to renew the policy.



How do I cancel the contract?

You can cancel this insurance within 30 days of the start date or, if later, 30 days of the date you receive your Policy Document. We will refund any premium you have paid as long as you have not made a claim and do not intend to make a claim.

You can also cancel your policy at any other time, but there will be no refund of premium. This is because you will only have paid for the cover you have already received.

To cancel, please contact the policy administrator, Best Risk Management & Financial Service Limited on 0330 330 9465 (this is a basic rate number), email info@bestinsurance.co.uk or write to 4th Floor Telecom House, 125-135 Preston Road, Brighton & Hove, Brighton, BN1 6AF.