



# Harry Hall PA Insurance

## Insurance Product Information Document

Company: Canopus at Lloyd's

Product: Personal Accident

This insurance is underwritten by Canopus at Lloyd's. Canopus at Lloyd's is a trading style of Canopus Managing Agents Limited. Canopus Managing Agents Limited whose registered office is Gallery 9, One Lime Street, London EC3M 7HA, is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority. Firms Reference Number 204847.

This document contains some important facts about your Personal Accident Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

This is a Personal Accident Insurance policy. This Insurance covers you against Bodily Injury which occurs during the Operative Time within the Period of Insurance.



#### What is insured?

- ✓ 1. Death
- ✓ 2. Permanent Total Loss of Sight of One Eye
- ✓ 3. Permanent Total Loss of Sight of Both Eyes
- ✓ 4. Loss of One or More Limb(s)
- ✓ 5. Permanent Total Loss of Speech
- ✓ 6. Permanent Total Loss of Hearing
  - (a) In One Ear
  - (b) In Both Ears
- ✓ 7. Permanent Total Disablement
- ✓ 8. Temporary Total Disablement

You may not be covered for all of the above items. For a comprehensive list of all of the benefits you have selected and the sums insured provided by this Insurance, please see the Policy Schedule and Policy Wording.



#### What is not insured?

- ✗ Participation in: Any form of operational duties as a member of the armed forces; Aeronautics or aviation, other than as a passenger; Riding or driving in any kind of race other than a Horse Related Activity; Mountaineering or rock climbing; Sports tours.
- ✗ Any claim arising from: Intentional self-injury, Suicide or attempted suicide; Provoked assault or fighting; any Criminal act; Engagement in riots of any kind; Deliberate exposure to exceptional danger.
- ✗ Any claim resulting from Illness or natural cause
- ✗ Any claim resulting directly from the influence of alcohol
- ✗ Any claim which occurs whilst the Insured Person is in a state of insanity temporary or otherwise.
- ✗ Any claim arising out of War in the UK or in a Country known to be in a state of War at the commencement of travel.
- ✗ An act of Terrorism which involves the use of nuclear weapon or device or chemical or biological agent.
- ✗ Any claim arising from exposure to Radiation.
- ✗ Any claim arising from a disability or condition for which medical advice or treatment has been given prior to the inception of this Insurance.
- ✗ Any psychiatric, mental or nervous disorder including anxiety and/or depression.
- ✗ Racing at any racecourse or point-to-point course from time of weigh-out for the race until time of weigh-in thereafter
- ✗ Claims arising from anyone who is a member of RIABS at the time of the Accident.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



## AmTrust Underwriting

An AmTrust Financial Company



### Are there any restrictions on cover?

- ! Where an Insured Person is a Dependant Child: Accidental death shall be limited to £5,000
- ! Where an Insured Person is over the age of 65 years at the effective date of this Policy:
  - (a) The sum insured for Items 1-7 of the Policy Schedule shall be reduced to 10%, up to a maximum of £15,000.
  - (b) Item 8 of the Policy Schedule shall not be covered.
  - (c) Medical Expenses are excluded
- ! In respect of Items 1-7 of the Policy Schedule, the total sum payable for any one or more Accidents to any one Insured Person shall not exceed in all during the Period of Insurance the largest amount of benefit payable under any one of such Items.
- ! We will not pay for more than one of Items 1-7 of the Policy Schedule in respect of the same Accident.
- ! Item 8 of the Policy Schedule is limited to a maximum of 65% of the Insured Person's Gross Weekly Wage during the twelve months immediately prior to the Accident giving rise to the claim.
- ! If payment of a claim is made under Item 8 of the Policy Schedule and subsequently a benefit is claimable under Items 1-7 of the Policy Schedule from the same Accident, then any amount already paid shall be deducted from any lump sum payment due.
- ! The Medical Expenses will only cover those amounts not already covered by other insurances.

For a comprehensive list of all of the Policy Conditions of this Insurance, please see the Policy Wording.



### Where am I covered (Geographical Limits)?

- ✓ You are covered anywhere in the world unless otherwise stated in the Policy Schedule.



### What are my obligations?

- Any change in your business activities must be notified to your Broker and agreed in writing by us.
- Any change to the Insured Person's occupation as originally disclosed to us must be notified to your broker and agreed in writing by us. At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this insurance you must:
  - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
  - notify your broker as soon as practicable.
  - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
  - provide your broker with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



### 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?

Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.



### How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.