

# International Personal Accident Insurance

## Insurance Product Information Document

William Russell<sup>o</sup>

Company: William Russell Limited

Product: Optional personal accident plan

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This document contains important information about your optional personal accident insurance plan. This document does not contain the full terms and conditions of the plan. These can be found in the plan agreement and on your Certificate of Insurance (if you are already a member of William Russell).

### What is this type of insurance?

The optional personal accident plan provides a cash personal accident benefit in the event that a member dies or suffers serious injury as a result of an accident. The optional personal accident plan is only available to holders of a health insurance plan from William Russell.



#### What is insured?

- ✓ Cover is available up to a limit of £250,000 or US\$375,000 or €375,000

The personal accident benefit shall become payable when an accident occurring during the period of cover results in one or more of the following occurrences within two years of the date of the accident:

- ✓ Death
- ✓ The total and irrecoverable loss of sight in both of eyes
- ✓ The total and irrecoverable loss of sight in one of eyes
- ✓ The loss of or the loss of use of two of limbs
- ✓ The loss of or the loss of use of one of limbs
- ✓ The total and irrecoverable loss of the sight of one of eyes and one limb
- ✓ Permanent total disablement (other than the total loss of sight of one or both eyes or the loss of one or more limbs)



#### Are there any restrictions on cover?

- ! The total personal accident benefit payable to any member shall be limited to the benefit amount stated on the Certificate of Insurance.
- ! Any limitations contained in your Certificate of Insurance
- ! You must be aged between 18 and 69 to be eligible for the plan
- ! Territorial limits, as set out in the plan agreement
- ! The maximum age of entry to the health plan, and therefore the optional personal accident plan, is 70 years of age
- ! Travel to an area that, at the time of booking, the British Foreign and Commonwealth Office are advising against all travel to
- ! As the optional personal accident plan is only available to holders of a health plan, cover is not available to residents of certain countries, including the USA



#### What is not insured?

- ✗ War, acts of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, or attempted overthrow of government, or any acts of terrorism unless you are an innocent bystander
  - ✗ Chemical or biological contamination, however caused
  - ✗ engaging in or taking part in the following unless details have been accurately disclosed to us and we have agreed to cover them:
    - naval, military or air-force service or operations;
    - hazardous occupations, sports or activities
    - air travel except as a passenger in a properly licensed multi-engine aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern;
    - driving or riding on motorcycles, motor scooters or mopeds;
    - Occupations that pose a greater risk than an office-based occupation
  - ✗ Suicide or attempted suicide or intentional self-injury
  - ✗ Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named
  - ✗ Deliberate exposure to exceptional danger (except in an attempt to save human life)
  - ✗ Accidents arising whilst under the influence of alcohol and/or drugs
  - ✗ Death or disablement arising directly or indirectly out of or consequent upon or contributed to by war, acts of foreign hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, attempted overthrow of government, or any acts of terrorism, even as an innocent bystander, whilst in any of the restricted countries or regions listed in the plan agreement, or in any country that the British Foreign Commonwealth Office has advised its citizens to leave, unless details have been disclosed and we have agreed to provide cover
- Full details of the exclusions and limitations which apply to this plan are contained in the plan agreement.



## Where am I covered?

- ✓ The cover provided by your optional personal accident plan is worldwide



## What are my obligations?

- Provide complete and accurate information where requested to do so
- Ensure that all premiums for your optional personal accident plan are paid when they are due
- Inform us if you or any other member's personal details change (including contact details)
- Exercise reasonable care to prevent accidents, injury loss or damage
- Inform us immediately if you change your address, country of residency or country of nationality



## When and how do I pay?

All premiums are payable in advance of the premium due date as shown on your invoice. Premiums must be paid in the plan currency (Sterling, Euro or US Dollar).

You may pay your premiums annually by cheque or direct debit from a UK bank account, bank transfer, or an acceptable credit or debit card. Premiums can also be paid half-yearly, quarterly, or monthly by an acceptable credit or debit card, or by direct debit from a UK bank account. We can only accept direct debit payments if you pay in Sterling.



## When does the plan start and end?

The period of cover for your optional personal accident plan is 12 months from your date of entry, or from your renewal date. The dates of your period of cover are stated on your Certificate of Insurance.



## How do I cancel the plan?

If you wish to cancel your optional personal accident plan, or if you want to cancel cover under your plan for one or more of your dependants, you must instruct us in writing. We will cancel cover from the date we receive your written instructions, or from a date in the future that you have specified. We will not cancel cover from a date prior to us receiving your written instruction to cancel.

Provided that we receive your written instructions within 30 days of your date of entry, and provided that no claims have been submitted, we will refund your premium in full. If we receive your written instructions more than 30 days after your date of entry and you have not made a claim, we will issue a pro rata refund.