

Personal Accident Insurance



Insurance Product Information Document

Company: Cornish Mutual Assurance Company Ltd.

Product: Personal Accident Insurance

(Registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reference No. 202099)

This document provides a summary of our Personal Accident Insurance Policy. Complete pre-contractual and contractual information on the Product is provided in other documents. A copy of the policy wording is available on request or can be viewed on our website, www.cornishmutual.co.uk, and should be read in conjunction with any policy/quotation schedule.

What is this type of insurance?

An annual Insurance for payment of benefit in the event of accidental death, disablement or sickness. A Personal Accident Policy is an annual contract and its renewal is subject to agreement by both parties. It is NOT a Permanent Health Insurance Policy.



What is Insured?

Accidental Injury

- ✓ Accidental injury which, within 12 months, is the sole cause of death, permanent injury or
- ✓ Related medical expenses.

- ✓ Related admission to hospital as an in-patient.

Sickness – where selected

- ✓ Temporarily being unable to attend your usual business or occupation due to sickness.



What is not Insured?

- ✗ Benefit for the first 7 days of any temporary disablement or sickness.
- ✗ Any claim arising from a list of hazardous pursuits.
- ✗ Accident or Sickness arising from any pre-existing physical or mental defect or infirmity.
- ✗ Death, injury or disablement caused by any degenerative process or arising as a result of a gradually operating cause.
- ✗ Sickness contracted within 21 days of the commencement of the policy.
- ✗ Sickness contracted outside of Europe.
- ✗ Accident or Sickness arising from alcoholism, drugs or pregnancy.
- ✗ Death, injury or sickness arising from suicide, attempted suicide or intentional self-injury.
- ✗ Death, injury or sickness attributable to HIV or any HIV related illness.
- ✗ Sickness arising from failure to obtain or follow proper medical advice.



Are there any restrictions on cover?

- ! Maximum payable is £1,000 per unit of cover for death or permanent injury.
- ! Maximum payable is £10 per week per unit of cover for temporary disablement and sickness.
- ! Units of cover are limited to a maximum of 50.
- ! Maximum payable for accident related medical expenses is £250 in total.
- ! Maximum payable for accident related hospital in-patient admission is £10 per 24 hour period and £250 in all.



Where am I covered?

- ✓ The accident cover provided by this insurance applies Worldwide, but sickness contracted outside of Europe is not covered.



What are my obligations?

- You must comply with the terms and conditions of the policy.
- You must take all reasonable precautions to reduce or remove the risk of death, injury, sickness or loss.
- You must pay the premium.
- You must report to us as soon as reasonably possible any accident or sickness which may be the subject of a claim under this Policy.



When and how do I pay?

The premium is payable when you take out the policy in one single amount or by monthly instalments. Payment may be made by credit/debit card, cash, cheque or direct debit.



When does the cover start and end?

The cover will start on the date you select, and any subsequent anniversary dates if renewed, and will remain in force for a period of 12 months.



How do I cancel the contract?

If you decide to cancel the contract, please telephone us on 01872 277151. No cancellation or administration fee will apply and we will only charge you for the time on cover unless you have made a claim, in which case we will keep the full premium.