

Policy Expert personal accident insurance

Insurance product information document



Company: Policy Expert Product: Personal accident cover

Policy Expert have arranged this insurance with Accredited Insurance (Europe) Limited - UK Branch (FRN 608422) which is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (FRN 9010 Malta) and is authorised and regulated by the Malta Financial Services Authority. Also subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Policy Expert is a trading name of QMetric Group Limited, which is authorised and regulated by the Financial Conduct Authority. QMetric Group Limited's registered office is at 110 Bishopsgate, London, EC2N 4AY and company number is 07151701.

This document provides a summary of the key information relating to this personal accident policy. It does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in the policy documents.

What is this type of insurance?

This is a personal accident insurance policy which will pay a benefit to you or any other person entitled to drive the insured vehicle (as shown in your vehicle insurance policy), that occurs whilst traveling in the insured vehicle. The policy extends to any passengers in the insured vehicle.

Cover is also provided for a malicious and unprovoked assault by the driver, rider or passenger of another motor vehicle or pedal cycle, which happens close to your insured vehicle.



What is insured?

- ✓ Accidental death- £50,000 (£7,500 for under 16).
- ✓ Loss of sight- £50,000.
- ✓ Loss of limb- £50,000.
- ✓ Permanent total disablement- £50,000.
- ✓ Hospital daily benefit- £100- up to a maximum claim limit of £3,000.
- ✓ Emergency dental expenses – up to £250 for emergency dental treatment to natural teeth, within 7 days of the accident.
- ✓ Stress counselling – 5 sessions with a qualified counsellor up to the maximum of £500.



What is not insured?

- ✗ Anyone over the age of 80 at the time of the claim.
- ✗ Any claim resulting from suicide, attempted suicide, intentional self-injury or deliberate exposure to exceptional danger.
- ✗ Any claim resulting from an insured person's criminal act.
- ✗ Any claim where the insured person is under the influence of alcohol or drugs.
- ✗ Any claim where the insured person was riding a motorcycle or moped.
- ✗ Any claim resulting from a medical condition suffered within the 12 months immediately before the policy started, which the insured person:
 - a. knew about, or should have known about.
 - b. had seen or arranged to see a doctor.
- ✗ Any claim where the insured person was involved in any armed forces services or operations at the time of the incident.
- ✗ Any claim that involves any relationship or family dispute.
- ✗ Any claim resulting the insured vehicle in any kind of race, track-day or motor-trade event, or for private or public hire as a courier, haulier, minibus or driving instructor.



Are there any restrictions on cover?

- ! We will pay up to a maximum of £250,000 for all people for any one accident.



Where am I covered?

- ✓ We will pay for claims arising from an insured event within the territorial limits on the main motor policy schedule.



What are my obligations?

- When you take out, renew or make changes to your policy, you must take reasonable care to provide complete, accurate and up to date answers to all the questions we ask of you.
- You must keep to the terms and conditions of this policy, including paying the premium.
- You must have a valid vehicle insurance policy in force at the time of any claim and meet all your obligations under that policy.
- You must not act in a fraudulent way or make a claim for any injury or death benefit that you caused deliberately or was caused with your knowledge.
- You must take all necessary precautions to prevent a claim occurring and to keep any amount we have to pay as low as possible.
- You must co-operate with us and respond as soon as possible in all matters relating to any claim.



When and how do I pay?

You can pay the premium for this annual policy in one single amount or by monthly instalments (if we offer you this payment method). If you pay monthly, we will add a credit charge.



When does the cover start and end?

The policy is for a period of one year and can be renewed each year after that. Your policy start and end dates are shown in your policy documents.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you can cancel it at any time by letting us know. Call our customer service team on: 0330 0600 602.

If you cancel the policy within 14 days of the date of issue, as long as you have not made a claim, you will be entitled to a full refund of your premium.

If you cancel the policy after 14 days, the policy and premium will be charged in full and no refund of premium will be available.