

# Motor Car Personal Accident Insurance

## Insurance Product Information Document

Company: China Taiping Insurance (UK) Co Ltd

Product: Personal Accident Insurance

Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority & the Prudential Regulation Authority. FCA Firm Reference Number 202690

This document provides a summary of the insurance cover, main exclusions and restrictions; and is not personalised to your individual needs. Please refer to your policy documentation for full details of your insurance cover and all terms and conditions.

### What is this type of insurance?

Our Motor Personal Accident Insurance is designed to cover you for any bodily injury caused by accidental means whilst driving a private vehicle.



### What is insured?

- ✓ Bodily Injury which independently of any other cause results within two years of an Insured Event described in the Schedule of Compensation below:

<u>Insured Events</u>	<u>Compensation</u>
1. Death	£50,000/ £100,000
2. Loss of Limb or Limbs	£50,000/ £100,000
3. Loss of Eye or Eyes	£50,000/ £100,000
4. Loss of Speech	£50,000/ £100,000
5(i) Loss of Hearing in both Ears	£50,000/ £100,000
5(ii) Loss of Hearing in one Ear	£12,500/£25,000
6. Permanent Total Disablement	£50,000/£100,000
7. Hospitalisation Benefits	£60 per day
8. Medical Expenses	Up to 5% of the benefit paid under Items 1-6
9. Hi-jack/Kidnap	£1,000
10. Repatriation Expenses	£5,000

- ✓ This policy is extended to provide permanent disability benefit for which compensation shall be payable as a percentage of the sum insured equivalent to the degree of permanent disability.

- ✓ If the Insured Person(s) disappears and his body is not found but sufficient evidence is produced to the Insurer reasonably to conclude that he has sustained Bodily Injury and that such injury caused his death We will pay the death benefit

- ✓ If the Insured Person(s) is the subject of hi-jack or kidnap this insurance shall remain in force beyond the renewal date in respect of the Insured Person which is at the time the subject of hi-jack or kidnap.



### What is not insured?

#### Bodily Injury:

- ✗ occasioned or contributed to by war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- ✗ Death or Disablement directly or indirectly caused by or contributed to or arising from
  - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- ✗ sustained whilst the Insured Person(s) is under the influence of intoxicants or drugs or is suffering from insanity
- ✗ sustained by the Insured Person(s) whilst engaged in flying or other aerial activities except whilst traveling in an aircraft as a passenger and not for the purpose of any trade or technical operation in or on the aircraft or as a member of the aircrew
- ✗ sustained whilst the Insured Person(s) is engaged in hunting steeplechasing racing of any kind (other than on foot) football polo motor-cycling mountaineering in the course of which it is necessary to use guides or ropes winter sports underwater pastimes water-skiing or potholing except and insofar as the Insurers have by endorsement agreed to extend this insurance
- ✗ arising from or contributed to by pregnancy or childbirth
- ✗ consequent upon suicide, attempted suicide or intentional self-injury
- ✗ suffered after the Insured Person has attained 70 years of age



### Are there any restrictions on cover?

- ⚠ Participating Customer must be between 23 and 70 years old
- ⚠ Compensation payable to any Insured person is for no more than one of Item 1-6 of the Schedule of Compensation
- ⚠ Any pre-existed disability will be taken into account when calculating the Benefit payable
- ⚠ Benefit for any passengers aged under 16 years is only available for Accidental Death (1) or Permanent Total Disablement (2,3,4,5(i), or 6) and the limit shall be reduced to £5,000
- ⚠ The maximum aggregate amount payable in respect of all participating customer shall be £350,000 / £400,000



### Where am I covered?

- ✓ This Policy covers you whilst driving a private motor vehicle within the Territorial Limit as per your underlying motor policy.



### **What are my obligations?**

We have used the information in your proposal form and correspondence to us to provide your quote. Please check that all the information is correct or we may change the terms and conditions, premium, or withdraw our quote. Please inform us if you have any change in circumstances detailed in your proposal form.



### **When and how do I pay?**

The insurance premium is paid in full to Japan England Insurance Brokers Ltd prior to inception of cover.



### **When does the cover start and end?**

This is an annual policy and your dates of cover are shown in your Certificate of Cover.



### **How do I cancel the contract?**

You may cancel your policy at any time, by notifying Japan England Insurance Brokers Ltd. If you change your mind and no longer want this insurance, you must tell us within 14 days of receiving the policy (or within 14 days of renewal date for an existing policy). Provided there have been no claims made or notified, we will refund the entire premium paid. However if you cancel cover after this 14 day period, you will not be entitled for any refund of premium.