

Basic Personal Accident Insurance

Insurance Product Information Document

Company: Strategic Insurance Services Limited

Product: Personal Accident Policy

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This cover will provide compensation in the event of injury, disability or death as a result of an accident or unforeseen event involving yourself, your spouse and any passengers when driving or travelling in a privately-owned vehicle.



What is insured?

- ✓ Accidental death
- ✓ Total and irrecoverable loss of sight
- ✓ Loss of limbs or limbs
- ✓ Permanent total disablement
- ✓ The maximum policy benefit is £5,000



What is not insured?

- ✗ Death or disablement caused directly or indirectly through the use of a private passenger vehicle when used for hire or reward, any type of racing or for any purpose in connection with the motor trade.
- ✗ Death or disablement caused directly or indirectly through suicide or attempted suicide.
- ✗ Death or disablement caused directly or indirectly by deliberate exposure to danger, criminal activity, assault or the use of alcohol or drugs.



Are there any restrictions on cover?

- ! You must be a permanent resident within the UK and be registered with a medical practitioner in the UK.
- ! You must be over the age of 17.
- ! You must hold a current private motor insurance policy arranged through your selling broker.
- ! This insurance covers you when driving or travelling in a vehicle which is registered to you and driven by you or an authorised named driver.



Where am I covered?

Anywhere within the United Kingdom.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made directly to your broker or by debit or credit card.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.