

# Personal Accident with Fault Accident Benefit Insurance

## Insurance Product Information Document

**Company:** Collinson Insurance

**Product:** Personal Accident with Fault Accident Benefit

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

### What is this type of Insurance?

This insurance policy provides compensation up to the claim limit in the event of injury, disability or death as a result of a motor vehicle accident involving your motor vehicle during the period of insurance and a single accident benefit where you are at fault.



#### What is Insured?

For any one accident the most we will pay per insured person is £30,000, up to a maximum of 5 insured persons.

If an insured person is injured in an accident within the territorial limits, we will provide payment for the following:

##### Section 1: Personal Accident

- ✓ £30,000 if an insured person suffers an injury that causes death, total loss of sight, loss of speech, total loss of hearing, loss of two or more limbs or permanent total disablement.
- ✓ £10,000 if an insured person suffers an injury that causes loss of sight in one eye, loss of hearing in one ear or loss of one limb.
- ✓ £500 if an insured person suffers fractured bones.
- ✓ £2,000 if an insured person suffers third degree burns.
- ✓ £30 per day up to a maximum of 30 days for each night spent in hospital.
- ✓ Up to £150 for damage to clothing and / or personal effects.
- ✓ Up to £250 for emergency dental treatment.
- ✓ Up to £500 for stress counselling.

##### Section 2: Fault Accident Benefit

- ✓ If you or a named driver has a fault accident in your motor vehicle, we will pay you a one-off benefit of £50.

The benefit can be paid when either:

- a) The claim has been settled as a fault accident and we receive the settlement letter from your motor insurer and a copy of your motor insurance policy schedule.
- b) Six months have passed since the incident date and your motor insurer has not settled the claim.



#### What is not Insured?

##### Section 1: Personal Accident

- ✗ An excess of £25 for all personal effects and emergency dental treatment claims.
- ✗ Any claim where someone wasn't wearing a seatbelt, except an insured person getting in or out of the motor vehicle.
- ✗ Any claim where the motor vehicle is carrying more passengers than allowed by law when the accident happened.
- ✗ Any claim where the driver had more alcohol or drugs in their system than allowed by law when the accident happened.
- ✗ Any claim for death or injury resulting from suicide or attempted suicide.
- ✗ Any claim where the accident happened before the period of insurance.
- ✗ Any claim where the accident happened outside the territorial limits.
- ✗ Any claim where the insured person was driving without a valid licence for that motor vehicle.
- ✗ Any claim where the motor vehicle is being used:
  - a) In any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
  - b) For any purpose in connection with the motor trade other than repairs or servicing.
  - c) For delivery, courier or messenger services

##### Section 2: Fault Accident Benefit

- ✗ We will only pay this benefit for one fault accident during the period of insurance.



## Are there any restrictions on cover?

- ! Your motor insurance policy must be maintained, current and valid.
- ! This insurance runs along with the motor insurance policy that covers your motor vehicle and if your motor insurance policy is cancelled or expires, all cover under this insurance will end.
- ! This insurance is only valid if you are a permanent resident of the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands or the Isle of Man.
- ! For any one accident the most we will pay per insured person is £30,000.
- ! The most we will pay under the Fault Accident Benefit within the period of insurance is £50.



## Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man and any country within the European Union and any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC).



## What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- You must tell us straight away if anything you have already told us changes or if there is any new information that increases the risk of any loss insured under your policy.
- If you sustain an injury, we recommend that you check your policy documents before contacting us to ensure the injury is covered.



## When and how do I pay?

You must pay for this insurance with your motor insurance policy when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit.

You will not be covered for any claim if you have not paid the premium due.



## When does the cover start and end?

The period stated in your policy schedule that this policy is in force for.



## How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel this policy please contact the broker who sold it to you.