

# Direct Group Personal Accident Insurance

## Insurance Product Information Document

**Company:** Direct Group Limited

**Product:** Personal Accident Insurance

*Direct Group Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 307332*

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 is a Personal Accident insurance policy which will pay a benefit to you or your spouse (including Common Law and/or Civil Law Partner) in the event of death or bodily injury whilst driving or travelling in any vehicle. This policy also provides cover for a malicious and unprovoked assault by the occupant or rider of another motor vehicle or pedal cycle which occurs in the vicinity of the insured vehicle.



#### What is Insured?

- ✓ Accidental Death - £25,000 (£2,500 for under 16)
- ✓ Loss of Sight - £25,000
- ✓ Loss of Limb - £25,000
- ✓ Permanent Total Disablement - £25,000
- ✓ Hospitalisation - £100 per each completed 24 hour period of stay in hospital
- ✓ Emergency Dental Expenses – up to £250 for natural teeth within 7 days of the accident
- ✓ Physiotherapy – up to £500 for up to 5 sessions with a qualified professional
- ✓ Stress Counselling – up to £500 for up to 5 sessions with a qualified professional
- ✓ Personal Belongings – up to £150 for damage



#### What is not Insured?

- ✗ Claims arising from your own criminal acts, suicide, attempted suicide or intentional self-injury, insanity or deliberate exposure to exceptional danger (except in an attempt to save human life), and or those of any passengers travelling with you.
- ✗ Claims for any person who is over 81 years of age at point of claim.
- ✗ Whilst the driver is under the influence of drugs or alcohol.
- ✗ Whilst you are riding a moped or motorcycle as driver or passenger.
- ✗ Pre-existing medical conditions which you or any passengers travelling with you in the insured vehicle, suffered from in the 12 month period immediately prior to the start date of cover which:
  - were known about, or should have known about; or
  - you or any passengers travelling with you in the insured vehicle had seen, or arranged to see, a medical practitioner about.
- ✗ Whilst you or any passengers travelling with you in the insured vehicle are engaged in military, air force or naval services or operations.
- ✗ Any matrimonial or family dispute.
- ✗ Provoked assault or fighting (except in self defence).
- ✗ Claims where the insured vehicle is being used for any of the following:
  - Dispatch, courier and messenger service, or food delivery;
  - Racing, pace making or being in any contest or speed trial (Road safety rallies and treasure hunts will be covered);
  - Travelling off road, on any race track, circuit or de-restricted toll roads;
  - Trials (apart from where the insured vehicle is travelling on a road which the public has access to).



#### Are there any restrictions on cover?

- ! We will pay up to a maximum of £25,000 per person and £175,000 per accident in the event of a claim.



## Where am I covered?



UK, Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



## When and how do I pay?

- You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your broker for full details.



## When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or you before then. If your motor insurance policy is cancelled all cover under this policy will also end.

Before the end date we'll write to you to let you know whether we can offer to renew your policy for another year. Provided we offer renewal, your policy will renew automatically unless you tell us otherwise.



## How do I cancel the contract?

If you decide to cancel your Personal Accident policy, you must contact the broker you purchased this policy through.

### Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

### Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.