

# Personal Accident & Illness Plan



HIVE  
Insurance Services

## Insurance Product Information Document

Company: Travelers Syndicate Management Limited and Canopus Managing Agents Limited

Product: Personal Accident & Illness Plan

This policy is provided by Pulse Insurance Limited (registered in England and Wales No. 3492137), authorised and regulated by the Financial Conduct Authority FRN 308626. Registered office 6 Oxford Court, St James Road, Brackley, Northants, NN13 7XY.

This product is underwritten by Travelers Syndicate Management Limited, authorised and regulated by the Financial Conduct Authority (FRN 204960) and the Prudential Regulation Authority in the United Kingdom. And Canopus Managing Agents Limited, regulated by the Financial Conduct Authority (FRN 204847) and the Prudential Regulation Authority in the United Kingdom.

This document provides a summary of the key information relating to this Personal Accident & Illness Plan. Complete pre-contractual information on the product is provided in the full policy documentation. **Important.** Please refer to the full terms and conditions for further details.

## What is this type of insurance?

This insurance is designed to pay monthly benefits in the event of an accident, sickness or hospitalisation leaving you unable to work. The amount of cover you have chosen will be shown in your Certificate of Insurance.



### What is insured?

#### Accident & Sickness Cover

- ✓ Where you are unable to work for more than the deferred period due to a condition related to an accident or sickness we will pay benefit payments based on the option you have chosen up to a maximum of £2,500 per month.
- ✓ Covers you whether you are employed or self-employed.
- ✓ You can choose the level of your monthly benefit provided it does not exceed 60% of your gross monthly income (if employed), or 60% of your taxable monthly income (if self-employed).
- ✓ You can choose a maximum of 12 or 24 monthly benefits for any one accident or sickness.

#### Hospitalisation Cover

- ✓ If you are hospitalised for more than 48 hours we will pay you 10% of your chosen accident and sickness monthly benefit for each subsequent 24 hours thereafter that you remain in hospital (up to a maximum of 30 days per insured person, per policy year).

#### Serious Injury Cover (if selected)

- ✓ If you suffer a serious injury as the result of an accident and survive for 30 days after the accident we will pay:
  - For total and irrecoverable loss of use of limb or loss of sight in one eye – 25 times your monthly benefit
  - For total and irrecoverable loss of use of two limbs or loss of sight in both eyes – 50 times your monthly benefit.

#### Accidental Death Cover (if selected)

- ✓ If you die within 12 months of a serious injury, we will pay your estate a lump sum of 50 times your monthly benefit.

#### Child Benefit Cover (if selected)

- ✓ If your child is absent from school or nursery solely due to an accident for more than your chosen deferred period we will pay 1/30th of £250 for each subsequent day of absence during term time only.

Please check your Certificate of Insurance to see what cover options, deferred period, amount of monthly benefit and maximum number of monthly benefit payments you have selected.



### What is not insured?

We will not cover Accident, Sickness or Hospitalisation claims:

- ✗ For sickness occurring within 90 days after the policy commencement date.
- ✗ For accidents, sickness or hospitalisation resulting from:
  - any pre-existing medical condition (unless you have been symptom free and not received treatment or advice for that condition for at least 24 months preceding a claim);
  - HIV or any HIV related illness including AIDS;
  - backache or whiplash unless a doctor provides medical evidence showing definite symptoms of restriction of movement;
  - any emotional or psychiatric condition; depression, stress or mental disorder unless it is organic mental disease or psychosis.

**We will not cover Serious Injury or Accidental Death claims:**

- ✗ If your serious injury or accidental death results from flight in a non-scheduled aircraft.



### Are there any restrictions on cover?

- ! You must be employed and working for a minimum of 16 hours per week or self-employed (i.e. not medically certified as unfit for work);
- ! To claim you will need to be off work for longer than your chosen deferred period before benefit will start;
- ! If you have chosen Child benefit cover your child must be resident in the United Kingdom, Isle of Man or Channel Islands and attending school or nursery;
- ! For claims relating to sickness there is an initial exclusion period of 90 days from the policy start date before you are eligible to make a claim.
- ! We will not pay more than the maximum number of monthly benefits payments shown in your Certificate of Insurance.



## Where am I covered?

- ✓ You must live and work in the United Kingdom, Isle of Man or Channel Islands



## What are my obligations?

- It is important that when applying for, amending or making a claim you or anyone acting on your behalf take reasonable care to answer all questions honestly and to your best knowledge or belief.
- You should tell us about any claim as soon as reasonably possible.
- You must notify us as soon as possible if any of your details and circumstances change during the term of this policy.



## When and how do I pay?

- You pay for your policy by monthly Direct Debit or annually by Credit Card or Bank Transfer.



## When does the cover start and end?

- Your policy is an annually renewable policy with a start date as shown on your Certificate.
- Your cover will end on the earliest of the following: when you reach 65 years of age, you retire, you do not pay a premium when it is due, you die, the policy is cancelled by you or terminated by us.
- The maximum monthly benefit payable for accident, sickness or unemployment when added to any other monthly benefit being paid by us following a claim by you under this policy is £2,500 per month, excluding increases due to indexation benefit. The maximum daily benefit amount for hospitalisation when added to any other benefit being paid by us following a claim under this policy is £250 per day, excluding increases due to indexation benefit. The maximum monthly benefit for child benefit when added to any other benefit paid by us following a claim is £250 per month, excluding increases due to indexation benefit. The maximum benefits you have chosen are shown on your statement of your Certificate of Insurance.



## How do I cancel the contract?

- You can cancel your policy at any time by writing to: Hive Insurance Services, Unit 4, Bredon House, Woodlands, Almondsbury Business Centre, Bristol, BS32 4QH. You can also email us at: [cancellations@hiveinsure.co.uk](mailto:cancellations@hiveinsure.co.uk), or call us on 01454 619500 (calls are recorded for training and quality purposes, and a record kept for regulatory purposes). If you cancel within 30 days of the start date or receipt of your policy documents (if later), we will refund any premium paid.
- If you cancel after this 30 day period, no refund of any premiums will be paid.