

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

- ✓ If you are off work as a result of an accident or sickness we will pay you between £300 - £1,500 per month dependent of the level of cover chosen.
- ✓ Covers you whether you are employed or self-employed.
- ✓ If you are off work for longer than your chosen waiting period (14 or 30 days), we will pay 1/30th of your chosen monthly benefit for each continuous day you are off work thereafter.
- ✓ 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).

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).

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



Are there any restrictions on cover?

- ! You must be employed and working for a minimum of 16 hours per week or equivalent of 70 hours per month or self-employed;
- ! To claim you will need to be off work for longer than your chosen waiting period (14 or 30 days) before benefit will start;
- ! For Accident and sickness benefit, benefit will be paid for a maximum of 12 months;
- ! For claims relating to sickness there is an initial exclusion period of 60 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.
- ! When you make a claim, you must provide proof of earnings.
- ! Your monthly benefit cannot exceed 60% of your proof of earnings.



What is not insured?

Accident, Sickness Cover

We will not cover Accident, Sickness or Hospitalisation claims:

- ✗ Sickness or hospitalisation due to sickness occurring within 60 days after the policy commencement date.
- ✗ Accident, sickness or hospitalisation resulting from:
 - any pre-existing medical condition;
 - deliberately self-inflicted injury or illness;
 - back condition or whiplash;
 - any emotional or psychiatric condition; depression, stress or mental disorder.



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.



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 68 years of age, you retire, you do not pay a premium when it is due, or the policy is cancelled by you or terminated by us.



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, 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.