

# Personal Accident Insurance

## Insurance Product Information Document

### Administered by: Towergate Insurance

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### Product: Personal Accident Insurance

### Underwritten by: Arch Insurance (UK) Limited

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This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

## What is this type of insurance?

Personal Accident Insurance – designed specifically for HM Forces personnel. Cover can be taken on a banded basis depending upon the level of cover desired.



### What is insured?

#### Section 1 – Personal Accident

✓ Benefit	Option 1	Option 2	Option 3
1 Accidental Death	GBP 10,000	GBP 20,000	GBP 40,000
2 i) <b>Permanent Total Disablement</b> – from any and every occupation	GBP 20,000	GBP 40,000	GBP 80,000
ii) <b>Permanent Total Disablement</b> – from usual occupation (HM Forces Personnel only)	GBP 10,000	GBP 20,000	GBP 40,000
3 <b>Loss of Both Limbs</b>	GBP 20,000	GBP 40,000	GBP 80,000
4 <b>Loss of Both Eyes</b>	GBP 20,000	GBP 40,000	GBP 80,000
5 <b>Loss of One Limb or One Eye</b>	GBP 12,500	GBP 25,000	GBP 50,000
6 <b>Loss of Speech</b>	GBP 12,500	GBP 25,000	GBP 50,000
7 i) <b>Loss of Hearing</b> – in both ears	GBP 15,000	GBP 30,000	GBP 60,000
ii) <b>Loss of Hearing</b> – in one ear	GBP 7,500	GBP 15,000	GBP 30,000
8 <b>Burns</b> (Up to) – See Extension 4	GBP 6,000	GBP 12,000	GBP 24,000
9 <b>Fracture Benefit</b> (Up to) – See Extension 5	GBP 250	GBP 500	GBP 1,000

#### Section 2 – Hospital Cash

✓ Benefit	Option 1	Option 2	Option 3
Hospital Cash (per day) – up to a maximum of 365 days in all	GBP 15 per day	GBP 30 per day	GBP 60 per day

#### Section 3 – Convalescence

✓ Benefit	Option 1	Option 2	Option 3
Convalescence (per week) – up to a maximum of 52 weeks in all	GBP 40 per week	GBP 80 per week	GBP 160 per week

#### Section 4 – Shrapnel Benefit

✓ Benefit	Option 1	Option 2	Option 3
Shrapnel Benefit	GBP 300	GBP 600	GBP 1,200



### What is not insured?

#### Section 1 – Personal Accident

- ✗ Where compensation is payable under more than one of Benefits 1-8 in respect of any one accident the total amount of compensation payable shall not exceed the sums insured for Benefit 2(i):
  - Compensation will be paid under only one of Benefits 2(i) and 2(ii)
  - The payment of compensation under one of Benefits 1 to 8 will terminate all further benefits.
  - In respect of any insured person under the age of 16 years, Benefit 1, death, will be limited to £3,000

#### Section 2 – Hospital Cash and Section 3 – Convalescence

- ✗ Pregnancy or childbirth
- ✗ HIV/AIDS
- ✗ Elective or cosmetic surgery
- ✗ Any medical condition diagnosed as chronic prior to inception:
  - A condition shall be deemed chronic if it is a condition which reoccurs following treatment and for which there is no permanent cure
- ✗ Stress, anxiety, depression, mental anguish, mental disorder, neurosis or the like
- ✗ Hospitalisation or confinement to home occurring more than twelve months after the date on which the bodily injury is sustained or sickness first manifests itself

#### Section 4 – Shrapnel Benefit

- ✗ The total sum payable under this section in respect of any one or more claims shall not exceed in all, in any one period of insurance, the maximum level of benefit stated in the Table of Benefits



## Are there any restrictions on cover?

- ! Pre-existing conditions, illnesses or injuries
- ! Any person aged over 60 years at inception or renewal
- ! Hazardous pursuits
- ! Criminal act, suicide, drug or alcohol abuse
- ! Post traumatic stress
- ! War, terrorism and related risks
- ! Radioactive contamination
- ! Epidemic or pandemic, coronavirus disease (COVID-19) and related conditions



## Where am I covered?

- ✓ Worldwide



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for and in any case within 30 days of an occurrence which may give rise to a claim



## When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



## When does the cover start and end?

The policy is for 12 months. The dates of cover will be specified on your policy schedule.



## How do I cancel the contract?

You have a right to cancel your policy during a period of fourteen (14) days from the day of purchase of the insurance or the day on which you receive your documentation, whichever is the later. If you wish to do so, you will be entitled to a full refund of the premium paid.

You are entitled to cancel your policy at any time after the fourteen (14) days has expired but doing so will not entitle you to any refund of premium. If you have chosen to pay by direct debit the remainder of the premium will be payable on cancellation.

You can cancel your policy by contacting Towergate Insurance on **01242 528844**, alternatively in writing at **Military.Enquiries@towergate.co.uk** or:

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