

Personal Accident Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited Product: Family Personal Accident Plan

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. All the terms and conditions (along with other important information) will be contained on our website and in the policy documents.

What is this type of insurance?

Aviva Family Personal Accident Plan Insurance is designed to provide a financial benefit, if an accident results in an insured person's death, hospitalisation or certain types of injury. An accident is a single, unexpected, unforeseen and unintentional incident that is not a symptom of a disease or illness.



What is insured?

The following which occur as a direct result of an accident:

- ✓ Death
- ✓ Amputation or loss of use of an arm and/or a leg
- ✓ Amputation or loss of use of thumbs, fingers and/or toes
- ✓ Any other permanent injury that entirely prevents you from following any occupation suited to your education, experience and capability
- ✓ Loss of sight in one or both eyes
- ✓ Loss of hearing in one or both ears
- ✓ Loss of speech
- ✓ Third degree burns
- ✓ Broken Bones (fractures)
- ✓ Dislocations
- ✓ Following a valid claim for Broken Bones or Dislocations, we will also make a payment for Physiotherapy which is considered medically necessary by a doctor
- ✓ Hospitalisation as an in-patient for 48 hours or more
- ✓ You can choose from three levels of cover to suit your needs – the benefit amount payable will depend on the injury, and the level of cover selected
- ✓ We will pay out even if you're covered by other Personal Accident insurance

Optional cover

- You can choose to add your partner and/or your children to this insurance



What is not insured?

- ✗ Any claim caused by an illness or disease, or the gradual loss of use or function (unless as a direct result of an accident)
- ✗ Any claim resulting from:
 - known side effects where medicines are taken correctly under medical supervision or guidance
 - medicines taken incorrectly
 - medicines for treating drug addiction
 - known risks from a medical procedure or surgery
 - suicide, attempted suicide or deliberate self-inflicted injury
 - use of drugs
 - consumption of alcohol to an extent that the insured person suffers mental or physical impairment, which is the principal cause of the accident, or results in them doing something uncharacteristically reckless or dangerous
 - being in control of a motor vehicle and acting in a dangerous or reckless manner, or drink or drug driving;
 - participation in any sport as a professional sportsperson (including practice and training)



Are there any restrictions on cover?

- ! Cover is available as long as you are aged 18 and over and under 85
- ! Your main private residence must be in the UK
- ! If you choose to add cover for your partner, they must also be aged 18 and over and under 85 – and live with you
- ! If you choose to add cover for your children, they must be aged 6 months and over and under 24 – and live with you or their other parent in the UK (children who are married or in a civil partnership are not eligible)
- ! Only losses that occur within 24 months of the original accident are covered
- ! There is no cover for children under the Other Permanent Injury, Broken Bones or Dislocations sections of this policy
- ! Cover under the Other Permanent Injury section is only available where the insured person is under the State Pension age at the time of the accident



Where am I covered?

- ✓ This policy will cover you anywhere in the world



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask
- You must tell us about any changes to the information on the schedule
- You must tell us if your main private residence is no longer in the UK
- You must pay your monthly premiums on time
- In the event of a claim you must provide us with all the information and evidence we reasonably request
- You must tell us if any insured person no longer meets the eligibility criteria.



When and how do I pay?

Premiums are paid monthly by Direct Debit – the amount will be shown on your schedule.



When does the cover start and end?

Cover starts immediately and continues until your 85th birthday as long as you continue to pay the premiums – unless you die, move abroad or the policy is cancelled by you or us.

For more information, see the 'When this insurance will end' section of the Policy Booklet.

Your policy runs continuously. You don't need to renew this insurance – but we will write to you annually to remind you of the benefits.

You should review your circumstances on a regular basis and consider whether this insurance continues to meet your needs.



How do I cancel the contract?

You have the right to cancel the policy at any time.

If you cancel within 14 days of purchase (or on the day you receive the policy documents, if that's later), we'll refund any money paid – providing no claim has been made. If you have made a claim and then cancel within this period, you will receive a refund for the premium paid less a proportionate deduction for the time we have provided cover.

If you cancel after the 14-day 'cooling off' period, you will receive a refund for any advance premium paid less a proportionate deduction for the time we have provided cover. If any premium is due up to the date of cancellation, we will collect this on the date outlined in your cancellation letter.

To cancel, call 0800 158 3993 or write to us at Aviva, PO Box 3553, Norwich NR1 3DA.