

Insurance Product Information Document

Company: BHSF Limited

Product: Personal Accident Protection Plan - Plus Insurance

 **plus** insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This Personal Accident Protection Plan is a general insurance policy designed to pay a cash sum in the event of an accident in which you sustain certain bodily injuries.



What is insured?

- ✓ Accidents resulting in certain fractures, certain burns, overnight hospitalisation (per full week), permanent disabilities and death.
- ✓ Cover is provided wherever you are in the world, whether you are working or pursuing leisure activities.
- ✓ You can choose to cover your partner and/or children who permanently reside with you.
- ✓ There is a funeral benefit included in the event of accidental death.
- ✓ Please see the Policy Details and Table of Benefits for a full list of benefits available to you.



What is not insured?

- ✗ Injuries, death or hospital admission arising from: professional sport, bodily deterioration, Unlawful drug use, suicide, illness, war, intended self injury, etc.
- ✗ Please see the Policy Details for a full list of exclusions.



Are there any restrictions on cover?

- ! Policies are available to those over the age of 16.
- ! Children must be over 30 days old to be covered.
- ! You must normally reside in the United Kingdom.
- ! Children receive 50% of the benefit shown on the Table of Benefits.
- ! Please see the Policy Details for more information



Where am I covered?

You are able to claim for injuries sustained anywhere in the world.



What are my obligations?

To keep your premiums up to date, inform us of any changes to personal details and/or circumstances, claim according to the claims procedures in your Policy Details and to not act in a fraudulent manner. Please see the Policy Details for full terms and conditions.



When and how do I pay?

The premium to secure your cover is payable through monthly Direct Debit.



When does the cover start and end?

The policy start date is shown on your Schedule of Insurance.
Your policy is renewed on a monthly basis for as long as premiums are paid to us.
Your policy will terminate when the premiums cease, you leave your employer or you claim under certain benefits (shown on the Table of Benefits).



How do I cancel the contract?

You can call us on 01234 716002 to cancel your policy. If you cancel within 14 days from receiving your Schedule of Insurance and Policy Details, we will refund any premium you have paid providing you have not made a claim.