

## Insurance Product Information Document

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### Product: Trinity Personal Accident Insurance Policy (Elite Plan)

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the schedule of insurance and policy wording. Online you can find the documents at: [www.talktotrinity.com/policy-wordings](http://www.talktotrinity.com/policy-wordings)

## What is this type of insurance?

This is a personal accident insurance policy. It provides cover in the event of death or serious injury following an accident and a range of other covers including certain fractures and burns following an accident. Hospital stay and convalescence benefits are payable following an accident or illness.

### What is insured?

The primary value of the cover is providing financial benefits following death or permanent injuries resulting from an accident, with a range of secondary covers included too.

This policy pays benefits in accordance with the policy wording, in the event that you:-

- ✓ die or are permanently disabled; or
- ✓ suffer fractures, burns, facial scarring or a flesh wound; or
- ✓ need to stay in hospital or recover at home as a result of an accident or illness; or
- ✓ are taken hostage when travelling in an aircraft or other form of transport.

Cover is available to members of HM Forces and can be extended to include family members. The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule.

#### Section 1. Personal Accident

- ✓ Accidental Death - £5,000 (Children under 16 years of age £2,000)
- ✓ Loss of two or more limbs / Loss of sight / Loss of speech or Loss of hearing in both ears - £120,000
- ✓ Loss of one limb or Loss of sight in one eye - £60,000
- ✓ Loss of hearing in one ear - £30,000
- ✓ Permanent Total Disablement - £120,000
- ✓ Permanent Partial Disablement – up to £120,000

#### Section 2. Burns

- ✓ Burns (depending on the extent of the injury) – up to £11,400

#### Section 3. Flesh Wounds

- ✓ Flesh Wounds and Facial Scarring\* – up to £2,000

#### Section 4. Broken Bones

- ✓ Fractures of specific bones– up to £1,000

#### Section 5. Hospital Stay - (payable due to accident or illness)

- ✓ Hospital cash benefit - £30 per day for up to 100 days (payable after the first 5 consecutive days of hospitalisation)

#### Section 6. Recovery - (payable due to accident or illness)

- ✓ Convalescence benefit - £140 per week for up to 20 weeks (payable for periods of confinement on doctors instructions following hospitalisation as an in-patient for more than 5 days)

#### Section 7. Hostage

- ✓ Hostage benefit - £140 per day for up to 10 days

#### Section 8. Coma

- ✓ Coma cash benefit - £75 per day for up to 365 days (payable after the first 14 consecutive days of coma)

#### Section 9. Automatic Additional Benefits

- ✓ Home/Vehicle Modification following a permanent disabling injury – up to £3,000
- ✓ Childcare expenses following Bodily Injury – up to £50 per day up to £2,500

### What is not insured?

- ✗ Suicide or deliberate self-harm
- ✗ Any pre-existing medical condition (including chronic conditions) which an insured person has suffered or has received medical treatment in the 24 months prior to making a claim (applies to Sections 5 & 6 only)
- ✗ Participating in any sport as a professional (including competing, coaching and training)
- ✗ Your illegal acts
- ✗ War or acts of war between France, United Kingdom, Russia and/or any other member state of the Commonwealth of Independent States, United States of America or the People's Republic of China
- ✗ Acts of terrorism or war or civil war involving the use of nuclear weapons, chemical, radiological or biological agents
- ✗ Post-Traumatic Stress Disorder or any psychological or psychiatric condition
- ✗ Any claims that would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.

### Are there any restrictions on cover?

- ! Permanent Total Disablement benefit resulting in medical discharge is reduced to;
  - o £12,000 for regular or reserve forces whilst ENGAGED in military or MOD activities; and
  - o £1,200 for recruits in training and reserve forces whilst NOT ENGAGED in military or MOD activities
- ! Permanent Partial Disablement benefit limits vary depending on nature of the permanent injury
- ! Flesh wounds are injuries caused by gunshot, knife, blast, shrapnel or dog bite
- ! Benefits under Section 1 (except Accidental Death) may be reduced as a result of contributory or degenerative conditions or disabilities that existed at the time of injury
- ! Under Section 6 - Recovery the weekly benefit is paid in arrears for each full week of confinement.



## Where am I covered?

- ✓ 24 hours a day Worldwide.



## What are my obligations?

### At the start of your policy

- All adults to be insured must be under age 70 years on the date the policy starts. Children, if covered, must be under age 18 years (or 23 years if they are still in full-time education).

### During the period of insurance

- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury
- After an injury, you should obtain and follow the advice of a Doctor
- You must notify us of any changes in information you have provided to us including if you leave HM Forces.

### In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
  - In writing: Chubb European Group SE (Claims Dept.), PO Box 682, Winchester, SO23 5AG
  - Phone: +44 (0)345 841 0059
  - Email: uk.claims@chubb.com
  - Web: www.chubbclaims.co.uk
- You must agree to a medical examination if we ask for it. We will pay for it.



## When and how do I pay?

- The first monthly premium is paid on the 1<sup>st</sup> day of the month immediately following the commencement date of insurance shown in the schedule of insurance document and covers you for one calendar month from that date
- Subsequent monthly premiums extend the cover for a further calendar month and are paid on the 1<sup>st</sup> day of each month
- Monthly premiums (including administration fee) are payable by direct debit.



## When does the cover start and end?

- Cover commences on the date shown in your schedule of insurance document
- Cover ceases:
  - At the end of the month that you are no longer eligible for cover as an insured person; or
  - At the end of the month in which you reach age 70 years; or
  - if you decide to opt out of the cover; or
  - when you die; or
  - if Chubb serve notice to end cover under the insurance policywhichever happens first
- If you do not pay your monthly premium within 10 days of its due date your cover will be automatically cancelled.



## How do I cancel the contract?

- You may cancel your policy at any time. If you cancel **within 14 days** of receiving your policy documentation, the policy will not have provided any cover and we will refund premiums paid, providing you have not made a claim. **After 14 days** you must give us notice of cancellation we will return a premium proportionate for the period from the date of cancellation until the end of the period of insurance.
- To cancel your policy, contact Trinity Insurance Services Limited by the methods below:-
  - In writing: Trinity Insurance Services Limited, Metro House, Northgate, Chichester, West Sussex, PO19 1BJ
  - Phone: +44 (0) 1243 817777
  - Email: hello@talktotrinity.com