

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

What is this type of insurance?

This is a personal accident (not sickness or disease except for Section 8 Hospital Stay) 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?

This policy pays benefits in accordance with the policy wording, in the event that you as a result of an accident:-

- ✓ die or are permanently disabled; or
- ✓ suffer fractures, burns, facial scarring or a flesh wound; or

In addition it provides the following cover for both accident and illness:

- ✓ you are hospitalised for at least 3 nights
- ✓ recovery at home benefits (if hospitalised for 3 nights)
- ✓ 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. Dislocation

- ✓ Specific dislocations up to £350

Section 6. Knee Ligament Injury

- ✓ Grade 3 injury to knee ligament - up to £350

Section 7. Physiotherapy

- ✓ Physiotherapy costs following an injury under Sections 4 - 6 up to £35 per session for maximum 10 sessions

Section 8. Hospital Stay - (payable due to accident or illness)

- ✓ Hospital cash benefit - £30 per day for up to 100 days (payable after the first 3 consecutive nights of hospitalisation)

Section 9. Recovery - (payable due to of 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 3 nights)

Section 10. Hostage

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

Section 11. Coma

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

Section 12 - Urgent Expenses following Death

- ✓ Expenses incurred following accidental death, including funeral costs - up to £2,500

Section 13. 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?

- ✗ Claims as a result of illness or disease (Not applicable to Sections 8 Hospital Stay and Section 9 Recovery)
- ✗ 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 8 & 9 only)
- ✗ Participating in any sport as a professional (including competing, coaching and training)
- ✗ Post-Traumatic Stress Disorder or any psychological or psychiatric condition

- ✗ Your illegal acts
- ✗ Suicide or deliberate self-harm
- ✗ 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, war or civil war involving the use of nuclear weapons, chemical, radiological or biological agents
- ✗ 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:-
 - £16,000 for regular or reserve forces whilst ENGAGED in military or MOD activities; and
 - £1,600 for recruits in training and reserve forces whilst NOT ENGAGED in military or MOD activities
- ! Permanent Partial Disablement benefit amounts will depend on the type and severity of the permanent injury
- ! Flesh wounds are injuries caused by gunshot, knife, blast, shrapnel or dog bite
- ! Under Section 1 - Any disability you had before an accident may reduce the benefit amount payable
- ! Under Section 9 - 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

- Following an injury, you must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents.
- 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:
 - Web: www.chubbclaims.co.uk
 - Email: uk.claims@chubb.com
 - Phone: +44 (0)345 841 0059
 - In writing: Chubb European Group SE (Claims Dept.), Sentinel Building, 103 Waterloo St, Glasgow, G2 7BW
- 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 1st day of the month immediately following the commencement date of insurance shown in your schedule of insurance 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 1st day of each month
- Premiums (including administration fee) are payable each month by direct debit.



When does the cover start and end?

- Cover commences on the date shown in your schedule of insurance.
- 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 cancel your cover; or
 - when you die; or
 - if Chubb serve notice to end cover under the insurance policy whichever 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:-
 - Email: hello@talktotrinity.com
 - Phone: +44 (0) 1243 817777
 - In writing: Trinity Insurance Services Limited, Metro House, Northgate, Chichester, West Sussex, PO19 1BJ