

# Personal Accident Insurance



## Insurance Product Information Document









**Company:** Lloyd's Insurance Company S.A

**Product:** Personal Accident

Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on [www.nbb.be](http://www.nbb.be).

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

	What is insured?		What is not insured?
<b>Personal Accident</b>			
✓	Lump sum compensation for Accidental Death, loss of one or more limbs, loss of sight in one or both eyes and Permanent Total disablement (PTD). PTD is defined as Disablement from attending any profession, business or Occupation which lasts twelve (12) consecutive months and at the expiry of that period is beyond hope of improvement in the opinion of a Medical Practitioner	✗	<ul style="list-style-type: none"> <li>✗ Suicide or attempted Suicide</li> <li>✗ Intentional self-injury</li> <li>✗ Deliberate Exposure to exceptional danger (except in an attempt to save a human life)</li> <li>✗ An Insured Person being under the influence of alcohol or drugs</li> <li>✗ An Insured Person suffering from mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions or complaints (even if the mental sickness, nervous anxiety, depression or stress related conditions or complaints arose out of a physical Accident or Bodily Injury)</li> </ul>
✓	Loss of income. Disablement preventing the Insured Person engaging in or attending to their occupation. Subject to the benefit period and excess period is stated in the schedule		<ul style="list-style-type: none"> <li>✗ The Insured Person engaging in or taking part in any sport(s) other than those stated in the schedule</li> </ul>
✓	Medical expenses as a result of an accident which are payable in addition to the above benefits. Benefit amounts are stated in the policy schedule		<ul style="list-style-type: none"> <li>✗ Driving or riding in any kind of race, hazardous sports, pursuits or pastimes not declared.</li> </ul>
✓	Inconvenience Benefit. Reimbursement of non-medical expenses directly relating to bodily injury. Subject to the benefit amount and excess period as stated in the schedule		<ul style="list-style-type: none"> <li>✗ Active Service with the armed forces</li> <li>✗ War</li> <li>✗ Act of Terrorism</li> <li>✗ Any Pre-existing defect, infirmity or sickness at the time of bodily injury</li> <li>✗ Acquired Immune Deficiency Syndrome (AIDS) or AIDS related Complex</li> <li>✗ Ionising radiation or radioactive contamination</li> <li>✗ Contracting a sexually transmitted disease, pregnancy, childbirth, miscarriage, abortion or infertility treatment and also medical operations or treatments which are not medically necessary, including cosmetic or beauty treatments.</li> <li>✗ Sickness, disease or disorder of any kind</li> </ul>

	<b>Are there any restrictions on cover?</b>
	<ul style="list-style-type: none"> <li>• Endorsements may apply to your policy. These will be shown in your policy documents.</li> <li>• If the consequence of an Accident shall be aggravated by any condition of physical disability that the Insured Person had which existed before the Accident occurred, the amount of any compensation payable under this Policy in respect of the consequences of the Accident shall be the amount which it is reasonably considered could have been payable if such consequences had not been so aggravated</li> <li>• The maximum weekly benefit shall not exceed 75% of the Insured Person's Income, less benefit from any other insurance policy or benefits paid to them by an employer</li> </ul>
	<b>Where am I covered?</b>
	<p>This insurance covers the Persons named in the schedule.</p> <p>The Insured Person is covered anywhere in the world whilst playing, practicing and training under the auspices, control or direction of the Insured including travelling to or from any such venue for the purposes of the above</p>
	<b>What are my obligations?</b>
-	<p>You must tell your Insurance intermediary: Within fourteen (14) days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance.</p>
-	<p>Notice must be given to Us within 30 days (or as soon as practicably possible thereafter) of becoming aware of any Accident which causes or may cause Disablement and, if applicable, the Insured Person must as early as possible, place them self under the care of a Medical Practitioner.</p>
-	<p>In event of a claim under this insurance, the Insured Person shall allow all medical records, notes and correspondence referring to the claim or related pre-existing conditions to be made available on request.</p>
-	<p>If you fail to tell us about a change it may affect any claim you make or could result in your insurance being invalid.</p>
	<b>When and how do I pay?</b>
-	<p>For full details of when and how to pay, you should contact your Insurance intermediary.</p>
	<b>When does the cover start and end?</b>
-	<p>This insurance covers the named persons in the schedule for the period specified in the schedule.</p>
	<b>How do I cancel the contract?</b>
-	<p>You can cancel this insurance at any time by contacting your Insurance Intermediary. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.</p>