

Increased Personal Accident Cover

Insurance Product Information Document



Company: Strategic Insurance Limited

Underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

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. For full and complete terms and conditions, please refer to your Policy Wording, Summary and Schedule. [GCVPA01/10]

What is this type of insurance?

This policy will pay a benefit to the insured in the event that the insured person suffers bodily injury or death following an accident or road rage incident.



What is insured?



	Accidental bodily injury resulting in:	Premier Cover
1	Death	£100,000
2	Permanent total disablement	£100,000
3	Permanent total loss of sight in one eye	£30,000
	Permanent total loss of sight in both eyes	£100,000
4	Permanent total loss of speech	£50,000
5	Permanent total loss of hearing in both ears	£50,000
	Permanent total loss of hearing in one ear	£20,000
6	Permanent loss of use of one limb	£30,000
	Permanent loss of use of two limbs	£100,000
7	Loss of or loss of use of one hand or foot	£25,000
	Loss of, or loss of use of both hands or both feet	£50,000
8	Loss of or loss of use of thumb	£7,000
	Loss of or loss of use of both thumbs	£15,000
9	Loss of or loss of use of a finger	£4,000
	Loss of or loss of use of more than one finger	£10,000
10	Loss of or loss of use of big toe	£5,000
	Loss of or loss of use of both big toes	£10,000
11	Loss of or loss of use of one other toe (exc. Big toe)	£1,000
	Loss of or loss of use of more than one toe (exc. Big toe)	£2,000
12	Fractures to pelvis, arm, leg, skull, vertebrae, jaw, knee, hand or facial bones (exc. nose)	£4,000
13	Fractures to the foot, shoulder blade, elbow, sternum, wrist, ankle, collar bone or coccyx	£2,000
14	Fractures to any other body parts (including nose)	£800
15	Loss of internal organ(s) – lung, kidney(s), liver, large intestine, stomach, reproductive organ(s), bladder	£20,000
16	Loss of internal organ(s) – spleen, gallbladder, pancreas	£5,000
17	Third degree burns	£10,000
18	Facial scarring	£1,000
19	Hospitalisation after accident (90 days maximum)	£400 per day
20	Taxi fares (if unable to drive after RTA due to injuries, covering taking children to school & taking client to/from hospital/doctors only)	£300
21	Repatriation of body following accidental death abroad	£5,000



Additional benefits



The following additional benefits will apply if an Insured Person suffers Bodily Injury resulting from a malicious and unprovoked assault by the occupant or rider of another motor vehicle or pedal cycle which occurs in the vicinity of the Insured Vehicle.

Cover	Premier Cover
Emergency dental expenses - for emergency dental treatment for the insured persons natural teeth within 7 days of the road rage incident	£500
Personal effects – for damage to the insured persons clothing and/or personal effects. Cover excludes the first £25 of each and every claim.	£300
Loss of one tooth	£1,000
Loss of two or more teeth	£4,000
Stress counselling – up to 5 stress counselling sessions with a qualified counsellor	£1,000

What is not insured?



- ✗ We will not pay more than the maximum policy benefit in any one policy period.
- ✗ More than one claim under each cover from the consequences of one Accident to any one Insured Person.
- ✗ We will not pay for more than one benefit under each section, other than sections 12 to 16.
- ✗ We will not cover any bodily injury which the insured person suffered from in the 12 month period immediately prior to the start date which:
 - a. The insured person knew about, or should reasonably have known about or b. The insured person had seen or arranged to see a doctor about.
- ✗ Where the insured person is committing, or attempting to commit suicide or intentional selfinjury or deliberate exposure to exceptional danger except in an attempt to save a human life
- ✗ Where the insured person is over the UK prescribed limit of alcohol, or is unfit to drive due to being under the influence of drugs, whether prescribed or otherwise.
- ✗ Arising from or relating to physical or mental conditions or disabilities which the insured person suffered from prior to the accident
- ✗ More than one claim for each insured event as a result of the same accident
- ✗ We will not pay any repatriation costs as shown in table 1 where this is specifically insured



Are there any restrictions on cover?

The insured person is eligible for this cover if:

- ! You have a valid motor insurance policy from Geoffrey Insurance Services
- ! You are a UK resident with a permanent UK address.
- ! You are aged 17 or over and You are under the age of 81 at the start date.
- ! The premium has been paid along with the appropriate insurance premium tax.



Where am I covered?

You are covered in:

- ✓ UK
- ✓ Accidents which result in your death outside of the UK, for a repatriation limit of up to £5,000



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- At renewal, you must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your policy administrators can arrange this for you.



When does the cover start and end?

The policy is for a period of one year. Cover will start on <cover start date> and end on <cover end date>.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your policy administrators.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your policy administrators.

Full cancellation details are contained within your policy booklet, a copy of which is available from your policy administrators.