

Personal accident insurance

Insurance product information document

Company (Insurer): Chubb European Group Limited registered in England and Wales number 1112892 with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202803.

Product: Procap Services Limited Personal Accident Insurance Policy

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 group policy schedule and group policy wording, copies of which are available from Procap Services Limited (Group Policyholder).

What is this type of insurance?

This is a personal accident group insurance policy with Procap Services Limited as the Group Policyholder. It provides cover in the event of death or serious injury following an accident and a range of other covers including hospital stay and rehabilitation costs, following an accident.

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 suffer a permanent disability; or
- need to stay in hospital; or
- require rehabilitation support; or
- are temporarily unable to work as the result of an accident

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the group policy schedule.

Section 1. Serious Injury A. Death - £70,000 (£87,500 if caused by electrocution) / B. Permanent Total Disablement - £70,000 / C. Permanent Partial Disablement# up to £70,000 / D. Quadriplegia £125,000 / E. Paraplegia - £50,000 / F. Hemiplegia - £50,000 (#Permanent Partial Disablement benefit limits vary depending on the nature of the permanent injury)

Section 2. Child benefit - £5,000 per dependent child (max.£70,000) in the event of payment under Section1 Death.

Section 3. Hospital Stay (following an accident) - £50 per day after one overnight in-patient stay (max. 365 days)

Section 4. Coma* - £50 a day up to 104 weeks

Section 5. Rehabilitation and Retraining benefit - up to £15,000 to cover costs of support and counselling services throughout your recovery and advice on returning to work or retraining, all following certain life changing injuries

Section 6. Urgent expenses following death - up to £1,000

Section 7. Funeral Expenses - Up to £10,000 following a valid claim under Section1. Death

Section 8. Temporary Disablement - Temporary Total Disablement* - up to £500 per week (max. 75% of your weekly earnings) for up to 52 weeks

Section 9. Accident Medical Expenses - Serious Injury -Up to 25% of a claim amount under Section 1 (max. £17,500 overall)

Additional Cover - Loss of or damage to Personal Belongings if you are assaulted - up to £1,000

*Waiting periods apply



What is not insured?



- Injuries from participation in Air sports or as a result of air travel, other than as a fare paying passenger
- Suicide or deliberate self-harm
- Illness or disease not directly resulting from injury
- Injuries whilst on active service as a member of any reserve armed forces
- The first 4 days (waiting period) under Section 4. Coma
- The first 28 days (waiting period) under Section 8. Temporary Disablement
- Repetitive stress (strain) injury or syndrome or any gradually operating cause. Post-traumatic stress disorder or any psychological or psychiatric condition
- Any claims which 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?

- Under Section 1. B to F. any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- Under Section 7. we will only pay the benefit if death occurs in the UK
- Payments under Section 8. Temporary Total Disablement will end if a permanent disability is confirmed, and benefits are payable under Section 1
- Under Section 9. we will only pay for expenses incurred in the UK
- Full-time members of the armed forces are not eligible for cover under this policy.

Where am I covered?

24 hours a day, worldwide.

What are my obligations?

At the start of your policy

You must be permanently resident in the UK and under age 80 years on the date the policy starts.

During the period of insurance

You must supply, at your own expense, any certificates, information and evidence of any costs incurred that we reasonably require including medical certificates and other documents, following injury.

In the event of a claim

You must notify us as soon as practicable in the event of a claim, and as follows:

- Post: James Hallam Limited Meridien House, 71 Clarendon Road, Watford, Herts WD17 1DS (Paul Trainor / Anna St John)
- Phone: +44 (0) 1923 298 410
- Email: Watfordcommercial@jameshallam.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 insurance cover is included as part of your package of services provided by the Group Policyholder. You are not charged separately for this cover. The Group Policyholder pays premiums to Chubb for the personal accident insurance cover.

When does the cover start and end?

- Cover commences on the date shown in the group policy schedule or the date that your request for cover is accepted, if this is later.
- 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 period of insurance in which you reach age 80 years; or
 - on the date you notify that you want to opt-out of the cover; or
 - when you die; or
 - if Chubb and/or the Group Policyholder serve notice to end cover under the group insurance policy whichever happens first; or
 - at the end of the period of insurance shown in the group policy schedule provided to the Group Policyholder.

How do I cancel the contract?

You may cancel your cover at any time by contacting the Group Policyholder by the methods below:-

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Phone: +44 (0) 1923 298 410

Email: Watfordcommercial@jameshallam.co.uk