

Personal Accident Insurance



Insurance Product Information Document (IPID)

Company: HDI Global Specialty SE

Product: Personal Accident Insurance (included in GOLD, HOSPITALISATION and LUXURY cover)

HDI Global Specialty SE, Registered office: Podbielskistraße 396, 30659 Hannover, Germany. HDI Global Specialty SE is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. (BaFin)

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the Policy Wording and the Table of Benefits.

What is this type of insurance?

This is a personal accident policy designed to pay benefits in the event of death or permanent disability following an accident.



What is insured?

- ✓ Payment of a capital sum of € 30,000 in the event of death following an accident occurring within 12 months of the accident (the capital sum is doubled for acts of terrorism).
- ✓ Payment of a benefit based on the amount indicated in the scale of disabilities in the event of total permanent disability following an accident, or of a reduced amount in the event of partial permanent disability in accordance with the scale of benefits (the benefit is doubled for acts of terrorism).
- ✓ Funeral expenses of € 5,000 following accidental death.



What is not insured?

- ✗ Death and permanent disability following an illness, sunstroke or congestion
- ✗ Bodily injuries resulting from illnesses such as epilepsy, aneurysms, attacks of apoplexy, paralysis or delirium tremens, mental insanity, diseases of the brain and the spinal cord, deafness and blindness, cardio-vascular accidents, pulmonary affections, choking on food, insect bites and stings
- ✗ Accidents caused intentionally by the Insured or by the beneficiary of the contract
- ✗ Suicide or attempted suicide
- ✗ Accidents caused by the use of narcotics or drugs which are not medically prescribed
- ✗ Accidents and illnesses resulting from a state of drunkenness as defined in the policy wording
- ✗ Accidents and illnesses resulting from the active participation of the Insured in a fight, unless in legitimate defence, in an intentional crime or offence, in a riot, in a mass movement, in an act of terrorism or of sabotage.
- ✗ Earthquakes, volcanic eruptions, floods, avalanches and other cataclysms.
- ✗ The consequences of a medical or surgical act, unless the loss resulted from faulty equipment or from an error on the part of the medical personnel which prevented the act being carried out normally, or if death occurs during an operation which is directly necessitated by the consequences of an accident which occurred less than 12 months previously.



What is not insured? (continued)

- ✗ Foreign or civil war
- ✗ The use of a motorcycle or sidecar of 125 cc or more.
- ✗ The practice of any sport in a professional capacity
- ✗ The practice of the following sports as a hobby: boxing, karate and all combat sports, rugby, hockey, climbing, hunting and diving using breathing equipment, alpine or water ski-jumping, springboard jumping, aerial sports.
- ✗ Dangerous manual professions (roofer, oil rig worker, etc.) and specific professions (racing driver, airline pilot, professional sportspersons, etc.).

A full list of exclusions can be found in the Policy Wording



Are there any restrictions on cover?

- ! No benefit will be paid if the level of total permanent disability is less than the 10% excess.
- ! The maximum age on joining is 65, and the maximum age for cover is 75. This contract therefore expires for any insured person at the end of the calendar year following his/her seventy-fifth birthday.
- ! The cover provided by the contract is suspended automatically while the Insured is doing military service or undertaking a period of military reserves training of over one month.
- ! The total benefit payable for several disabilities resulting from the same accident is obtained by addition, without exceeding the total sum insured in the event of Total Permanent Disability
- ! If several lesions affect the same limb or organ, the corresponding benefits are added up, however the benefit which would be paid for the total loss of the limb or the organ will not be exceeded.
- ! If the Insured is left-handed, and if he/she has specified this on the proposal form, the percentages indicated above for the different disabilities of the right upper limb and the left upper limb will be transposed.



Are there any restrictions on cover? (continued)

- ! An accident never gives rise to the simultaneous payment of the benefits provided for in the event of death and in the event of permanent disability. If the Insured has already received benefits in respect of permanent disability and he/she dies as a result of the same accident within 12 months, the beneficiary will receive the capital sum less the benefits already paid
- ! No benefits will be paid if the Insured sought advice, was diagnosed, had received treatment, had consulted or had been nursed for a disability or injury before the date of inception of cover, unless this has been notified to and agreed by the Insurer.
- ! No benefits will be due beyond the normal period for a disability or an injury if the Insured's recovery is impeded due to an already existing disability or illness, nor for an accident or a disability which could have resulted therefrom.



Where am I covered?

- ✓ Cover is valid worldwide (excluding Iran, Democratic Peoples' Republic of Korea, Russia, Syrian Arab Republic and Ukraine) 24 hours a day outside work as well as while at work.



When and how do I pay?

You can choose to pay your annual insurance premium in full with a 5% discount, otherwise you may pay in monthly, quarterly or six-monthly instalments. You can pay by direct debit, cheque, bank transfer or debit/credit card. No charges will be applied.



When does the cover start and end?

The cover starts on the policy effective date shown on your certificate of insurance and lasts until the next annual renewal date and annually thereafter. Your policy will be renewed tacitly on the 1st of January of each year for a further 12-month period.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must declare the existence of other contracts taken out with other insurers covering the same risks.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



How do I cancel the contract?

You may cancel this policy within 30 days of receiving the certificate of insurance or from the policy effective date, if this is later, without penalty and without reason, provided the insurer has not paid any claims during the cooling-off period.

After the 30-day cooling-off period you may cancel your policy by telephone, email or post. We will never charge you a fee for cancelling your insurance.