



KBIS Personal Accident / Illness Insurance Insurance Product Information Document

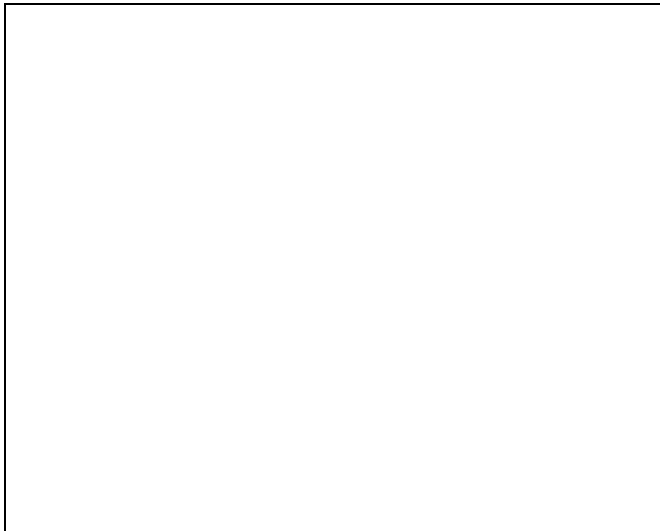
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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request.

What is this type of insurance?

This is a personal accident and illness insurance policy to insure you against bodily injury and/or illness on a 24 hour basis.

	What is insured?		What is not insured?
	<p>This policy covers you for bodily injury and illness. It will pay the benefit shows in the Schedule of Benefits (please refer to your Certificate of Insurance) if you suffer bodily injury or illness during the period of insurance which results in your:</p> <ul style="list-style-type: none"> ✓ Accidental Death ✓ Loss of Sight in One (1) Eye (due to Accident); or ✓ Loss of Sight in Both Eyes (due to Accident); ✓ Loss of One (1) Limb (due to Accident); or ✓ Loss of Two (2) Limbs (due to Accident); ✓ Permanent Total Disablement* (due to Accident); ✓ Temporary Total Disablement** (due to Accident & Illness) <p>This policy also provides some dental cover for necessary dental treatment performed by a qualified dental practitioner, including the repair or provision of dentures, following loss of or damage to your teeth or dentures caused by an Accident.</p> <p><i>**"Permanent Total Disablement" shall mean being unable to perform any occupation suited by training, education or experience for a continuous period of 365 days and, at the expiration of the 365 days period, it is reasonably certain that such disability will persists throughout the lifetime of the Insured Person.</i></p> <p><i>***"Temporary Total Disablement" shall mean disablement which temporarily and entirely prevents the Insured Person from attending to his usual business or occupation.</i></p> <p><i>(i) Temporary Total Disablement (Accident): During such disablement but not beyond 104 weeks from the date on which the Insured Person first becomes disabled and excluding the first 14 days of each and every disablement.</i></p> <p><i>(ii) Temporary Total Disablement (Illness): By Illness of any kind during such disablement but not beyond 104 weeks from the date on which the Insured Person first became disabled and excluding the first 21 days of each and every disablement.</i></p>		<p>This policy does not cover claims in any way caused or contributed by:</p> <ul style="list-style-type: none"> ✗ Accidental bodily injury that happens outside the period of this insurance. ✗ War, whether war be declared or not, hostilities or any act of war or civil war; ✗ The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials; ✗ Nuclear reaction, nuclear radiation or radioactive contamination; ✗ You engaging in or taking part in armed forces service or operations; ✗ You engaging in flying of any kind other than as a passenger; ✗ Your suicide or attempted suicide or intentional self-injury or being in a state of insanity; ✗ Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named; ✗ Your deliberate exposure to exceptional danger (except in an attempt to save human life); ✗ Your own criminal act; ✗ You being under the influence of alcohol or drugs; ✗ Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type. ✗ Wear, tear or gradual deterioration of teeth or dentures. ✗ The cost of fitting or the cost of making good faulty workmanship or design of dentures. ✗ Dental treatment involving the use of precious metals. ✗ Bodily Injury or Dental Treatment in respect of any person under the age of 16 years or over the age of 75 years. ✗ Illness in respect of any person under the age of 16 years or over the age of 65 years. ✗ Pregnancy or childbirth;



- ✘ Injuries or illness occurring whilst taking part in an equestrian activity not noted in the activity group you are covered in.
- ✘ Terrorism involving the actual or threatened use of pathogenic or poisonous biological or chemical materials;
- ✘ Physical or mental conditions or disabilities of a recurring or chronic nature from which you suffered, and was known to suffer, prior to the commencement of the policy or subsequent renewal;
- ✘ You undertaking any stunt riding or activity related to stunt riding;
- ✘ Any cyber act or cyber incident or any loss of data.
- ✘ Coronavirus disease (COVID-19), Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2), any mutation or variation of SARS-CoV-2 or from any fear or threat of any of these.



Are there any restrictions on cover?

- ! The maximum benefit payable under benefits 7 & 8 (Temporary Total Disablement) is limited to 75% of the Insured Person's weekly salary. In order to calculate this figure the Insured Person will be required to evidence their annual salary. The maximum payment is based upon 1/52 of the annual salary multiplied by 75.
- ! You will only be covered for the riding activities according to the option selected in the Schedule of Benefits.
- ! In respect of Illness the Insured Person may not have other Illness insurance except as specifically declared to the Insurers at inception hereof or agreed by them during the Period of Insurance.



Where am I covered?

- ✓ You are covered anywhere in the world unless otherwise stated in the Certificate of Insurance.



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.
- In event of an accident or illness which may result in a claim under this insurance you must:
 - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
 - notify KBIS as soon as practicable and complete a claim form.
 - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
 - provide us and KBIS with all the information we reasonably require.

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.



When and how do I pay?

- You can pay your premium annually (every 365 days) or calendar monthly (every calendar month). Annual premium must be paid within sixty days (60) of the start date; or if paid monthly, premium must be paid when the instalment is due. Payment can be made by Cheque, Credit or debit card or direct debit



When does the cover start and end?

- This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your Certificate of Insurance.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting KBIS. After the fourteen (14) day 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 and the administrative cost of providing the insurance.