



# KBIS BGA Personal Accident 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 insurance policy to insure you against bodily injury sustained whilst in the course of, or in connection with your occupation including college sponsored work placements, excluding commuting to and from home and place of work.

	What is insured?		What is not insured?
	<p>✓ This policy covers you for bodily injury. It will pay the benefit shown in the schedule of benefits (please refer to your policy documentation) if you suffer bodily injury in the course of, or in connection with your occupation including college sponsored work placements, excluding commuting to and from home and place of work, during the period of insurance which results in your:</p> <ul style="list-style-type: none"> <li>✓ Death</li> <li>✓ Permanent Total Loss of Sight of One or Both Eyes</li> <li>✓ Loss of One or More Limbs</li> <li>✓ Permanent Total Loss of Hearing in one (1) or both ears</li> <li>✓ Permanent Total Loss of Speech</li> <li>✓ Permanent Total Disablement*</li> <li>✓ Temporary Total Disablement**</li> </ul> <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 the Insured Person's teeth or dentures caused by an Accident.</p> <p>✓ In addition this policy provides a hospital benefit along with cover for some medical expenses.</p> <p><i>"Permanent Total Disablement" shall mean:</i>  <i>(i) For Insured Persons 16 years and under, Permanent Total Disablement is defined as being unable to perform two or more of the five Activities of Daily Living without assistance for a continuous period of 365 days and at the expiration of the 365 days period, it is reasonably certain that such disability will persist throughout the lifetime of the Insured person. The Activities of Daily Living are: eating, dressing, bathing, ambulation (ability to move from place to place) and toileting.</i>  <i>(ii) For Insured Persons over 16 years, Permanent Total Disablement is defined as 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 persist throughout the lifetime of the Insured Person.</i></p> <p><i>**Temporary Total Disablement" shall mean disablement which entirely prevents the Insured Person from attending to his usual business or occupation.</i></p>		<ul style="list-style-type: none"> <li>✗ Any claim caused by or contributed to by illness;</li> <li>✗ Accidental bodily injury that happens outside the period of this insurance;</li> <li>✗ War, whether war be declared or not, hostilities or any act of war or civil war;</li> <li>✗ The actual or threatened malicious use of Pathogenic or poisonous biological or chemical materials;</li> <li>✗ Nuclear reaction, nuclear radiation or radioactive contamination;</li> <li>✗ You engaging in or taking part in armed forces service or operations, other than reserve or volunteer training</li> <li>✗ You engaging in flying of any kind other than as a passenger;</li> <li>✗ Your intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence)</li> <li>✗ 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;</li> <li>✗ Your deliberate exposure to exceptional danger (except in an attempt to save human life);</li> <li>✗ Your own criminal act or whilst engaged in or taking part in civil commotions or riots of any kind</li> <li>✗ You being under the influence of alcohol or drugs;</li> <li>✗ Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type;</li> <li>✗ Wear, tear or gradual deterioration of teeth or dentures;</li> <li>✗ The cost of fitting or the cost of making good faulty workmanship or design of dentures;</li> <li>✗ Dental treatment involving the use of precious metals;</li> <li>✗ Bodily Injury or Dental Treatment in respect of any person under the age of 5 years or over the age of 75 years;</li> <li>✗ Temporary Total Disablement in respect of any person under 16 years of age;</li> <li>✗ You whilst riding or driving in any kind of race;</li> <li>✗ Terrorism involving the actual or threatened use of pathogenic or poisonous biological or chemical materials;</li> <li>✗ You being in a state of insanity, whether temporary or otherwise;</li> </ul>

*(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 21 days of each and every disablement.*

- ✗ 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 Certificate document, or prior to the date of addition to the Certificate document, whichever is the later.
- ✗ You undertaking any stunt riding or activity related to stunt riding.
- ✗ This policy does not cover any loss, damage, liability, claim, cost, fee or expense caused by:
  - i. the use of, or inability to use;
  - ii. any error or omission relating to the use of; or
  - iii. any hoax or threat relating to the use of; any application, process or software.



### Are there any restrictions on cover?

! The maximum benefit payable under the Temporary Total Disablement benefit is limited to 65% of the Insured's weekly salary. In order to calculate this figure the Insured will be required to evidence their annual salary. The maximum payment is based upon 1/52 of the annual salary multiplied by 65.

! Endorsements may apply to your policy. These will be shown in your policy documents.



### Where am I covered?

✓ You are covered anywhere in the world unless otherwise stated in the policy schedule.



### 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 your broker 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 your broker as soon as practicable.
  - 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 your broker 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). 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 policy schedule.



### How do I cancel the contract?

- You can cancel this insurance at any time by contacting KBIS or the British Grooms Association. 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 British Grooms Association Membership Fee