

Motor Personal Injury & Accidental Death Insurance

COMPLETE
COVER | GROUP

Insurance Product Information Document

Company: Coplus

Product: Motor Personal Injury and Accidental Death insurance policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Motor Personal Injury and Accidental Death insurance policy covers the policyholder, any other person entitled to drive the vehicle under your motor insurance policy and any passengers of the vehicle in the event of their death or accidental bodily injury sustained during a motor accident occurring during the period of insurance.

What is insured?

The insurer will pay you or your executors or administrators the amount(s) specified below:-

- ✓ £30,000 Accidental Death
- ✓ £30,000 Permanent Total Loss of Sight in one or both eyes
- ✓ £30,000 Permanent Loss of Limbs
- ✓ £30,000 Permanent Loss of Hearing in both ears
- ✓ £10,000 Permanent Loss of Hearing in one ear
- ✓ £30,000 Permanent Total Disablement
- ✓ £10,000 Loss of Limb below the wrist or ankle
- ✓ £30,000 Loss of Speech
- ✓ £500 Fractured Bones
- ✓ £3,000 Third Degree Burns
- ✓ £7,500 Spinal Damage
- ✓ Hospitalisation £100 per day up to 30 days maximum
- ✓ Up to £150 for Personal Effects
- ✓ Up to £250 for Emergency Dental Expenses
- ✓ Up to £500 for Stress Counselling up to 5 sessions

What is not insured?

- ✗ claims in respect of any pre-existing physical or mental conditions or disabilities suffered from prior to the accident;
- ✗ claims occurring in respect of persons aged over 81 years of age at the start date of the policy;
- ✗ an excess of £25 applies in respect of any claim under the Additional Benefits section for damaged clothing or personal effects;
- ✗ the first £25 of any claim under the Additional Benefit section in respect of Emergency Dental Expenses;
- ✗ more than one claim for each insured event as a result of the same accident;
- ✗ claims arising from or associated with a criminal act committed by an insured person or the insured person being under the influence of alcohol or drugs;
- ✗ claims occurring as a result of suicide, attempted suicide or intentional self-injury or deliberate exposure to exceptional danger except in an attempt to save a human life;
- ✗ claims arising from as a result of the use of the insured vehicle for hire or reward, racing, competition, trials, track days, speed testing or for any purpose in connection with the motor trade, haulage or courier services, minibus or professional driving instruction;
- ✗ claims arising from or associated with provoked assault or fighting (except in bona fide self-defence);
- ✗ claims involving any matrimonial or family dispute.



Are there any restrictions on cover?

- ! The benefit payable in respect of accidental death is limited to £10,000 for persons aged under 16;
- ! The accidental death benefit will be payable to the claimant's executors or administrators in the event of their death;
- ! The maximum accumulation limit for any one accident is £240,000 and the maximum claim per insured person is £30,000;
- ! Claims in respect of Emergency Dental Expenses must be made within 7 days of the date of the accident;
- ! In the unfortunate event of the death of an insured person, we may request for a post-mortem examination to be carried out at our expense.



Where am I covered?

You are covered in respect of accidental death or personal injury arising from motor accidents occurring within the United Kingdom, the Isle of Man and the Channel Islands including up to 21 days in Europe.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.