




# KBIS 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 and illness insurance policy to insure you against bodily injury and/or illness.

	What is 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 policy schedule) if you suffer bodily injury or illness during the period of insurance which results in you:</p> <ul style="list-style-type: none"> <li>✓ Accidental Death</li> <li>✓ Loss of one (1) eye; or</li> <li>✓ Loss of two (2) eyes</li> <li>✓ Loss of one (1) limb; or</li> <li>✓ Loss of two (2) limbs</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><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>  <i>(i) Temporary Total Disablement (Accident): During such disablement but not beyond 104 weeks from the date on which the</i></p>

	What is not insured?
	<ul style="list-style-type: none"> <li>✗ A criminal act by you.</li> <li>✗ Accidental bodily injury that happens outside the period of this insurance.</li> <li>✗ Your suicide or attempted suicide or intentional self-injury, your being intoxicated by alcohol or drugs, your deliberate exposure to exceptional danger, your engaging in flying of any kind other than as a passenger, war, whether war be declared or not, hostilities or any act of war or civil war, nuclear reaction, nuclear radiation or radioactive contamination or your engaging in or taking part in armed forces service or operations</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>✗ The Assured engaging in or taking part in armed forces service or operations;</li> <li>✗ The Assured engaging in flying of any kind other than as a passenger;</li> <li>✗ The Assured's suicide or attempted suicide or intentional self-injury or the Assured being in a state of insanity;</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>✗ The Assured's deliberate exposure to exceptional danger (except in an attempt to save human life);</li> <li>✗ The Assured's own criminal act;</li> <li>✗ The Assured 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> </ul>

*Insured Person first becomes disabled and excluding the first 14 days of each and every disablement.*  
*(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.*

- \* Dental treatment involving the use of precious metals.
- \* Bodily Injury or Dental Treatment in respect of any person under the age of 5 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.
- \* Temporary Total Disablement in respect of any person under 16 years of age.
- \* Injuries or illness occurring whilst taking part in an equestrian activity not noted in the activity group you are covered in
- \* 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 benefits 7 & 8 (Temporary Total Disablement) is limited to 75% 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 75%.

! You will only be covered for the riding activities according to the option selected in the Schedule of Compensation.

! 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 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 your broker. 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.