



KBIS Masterplan Insurance

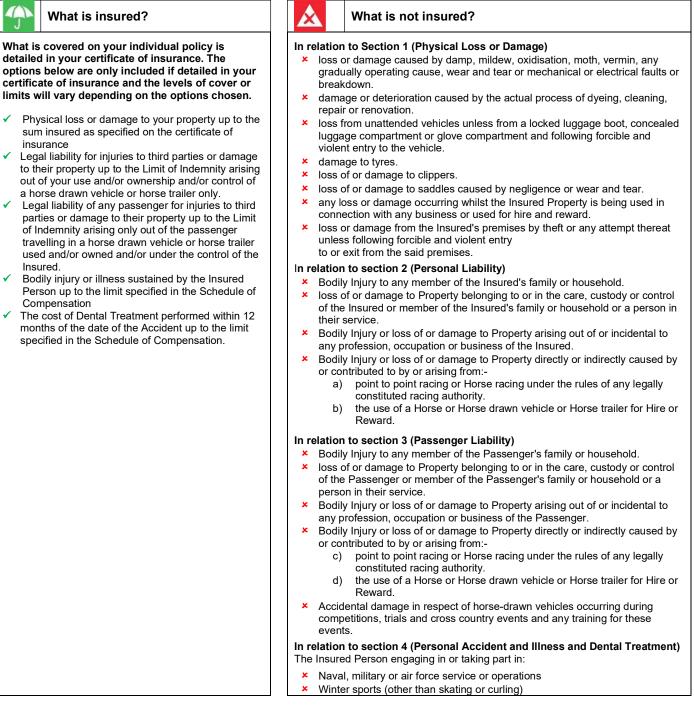
Insurance Product Information Document

The insurance is provided by Convex Insurance UK Limited who are registered in the UK. Convex Insurance UK Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 840616).

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?

Personal insurance including cover for property, personal accident and personal liability.



 Skin diving involving the aid of breathing apparatus, rock climbing or mountaineering normally involving the use of ropes or guides, potholing, hang gliding, parachuting, hunting on horseback, or driving or riding in any kind of race. The Insured person engaging in Air Travel except as a passenger in a properly licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern The use of power driven woodworking machinery
 General Exclusions (applicable to all sections): Any cyber act or cyber incident (including actions taken to control, prevent, suppress or remediate any such act or incident) and loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such 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. There are additional policy exclusions. Please refer to the terms and conditions for details.

Are there any restrictions on cover?

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

- Certain limitations may apply to your policy. For example:
 - you may be required to pay the first part of any claim amount as an excess. This will be shown on your certificate of insurance.

- there may be monetary limits for certain items or types of cover. These will be shown on your certificate of insurance.

Where am I covered?

✓ Great Britain, Ireland, Northern Ireland, the Channel Islands and the Isle of Man

✓ The rest of the world on a temporary basis by prior approval

What are my obligations?

- When arranging your policy 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 at all times take reasonable precautions to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others.
- You must report any incident whatsoever, whether or not you believe such incident may later lead to a claim, to us as soon as possible by telephone, e-mail, the KBIS Claims app or fax. You may obtain a claim form by calling 01635 247474 or emailing ask@kbis.co.uk.
- You must provide any documentation we ask for within a reasonable timescale
- The Insured or Passenger must not admit liability or offer or agree to settle any claim without the Insurer's written
 permission.

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 12 month period and the start date and end date of the cover are specified in your policy certificate.

How do I cancel the contract?

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You can cancel this insurance at any time by contacting us. If you cancel within the first 14 days and no claim has been made you will receive a full refund of any premium paid. After the 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 insured.