

# Personal Accident Insurance

Qdos

## Insurance Product Information Document

**Company:** Qdos Contractor

**Insurer:** HCC International Insurance Company plc

Qdos Contractor is a trading name of Qdos Broker & Underwriting Services Limited, authorised and regulated by the Financial Conduct Authority. This insurance is underwritten by HCC International Insurance Company plc which is registered in the United Kingdom. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Reference number: 202655.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. Please note that if a word or term is capitalised, it has a specific meaning. For the definition, please review the 'Understanding your policy' section of the full policy wording.

### What is this type of insurance?

This is a Personal Accident Insurance policy.

### Statement of Demands & Needs

This product meets the demands and needs of customers who wish to receive a lump sum benefit in the event that they suffer Bodily Injury or Accidental Death as a result of an Accident.



#### What's insured?

- ✓ A lump sum benefit will be paid if the Insured Person suffers accidental death as a result of an Accident.
- ✓ A lump sum benefit will be paid if the Insured Person suffers a Permanent Disability as a result of an Accident.
- ✓ A lump sum benefit will be paid if the Insured Person suffers a Fracture as a result of an Accident.
- ✓ A daily benefit will be paid for every complete 24 hour period the Insured Person is in hospital as a result of an Accident.



#### What's not insured?

- ✗ Any Pre-Existing Condition, including conditions that the Insured Person has seen or arranged to see a doctor prior to the start date, or should reasonably have been aware of at inception
- ✗ Suicide
- ✗ Claims arising out of the Insured Person's participation in a criminal act, or use of alcohol or drugs
- ✗ Participation in Hazardous Pursuits
- ✗ AIDS, HIV
- ✗ War
- ✗ Radioactive contamination



#### Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy schedule.
- ! The benefit paid under the policy will be paid in accordance with the Table of Benefits. Anything not listed shall be compensated in accordance with its severity compared with the conditions listed.
- ! Should one incident cause multiple injuries, or should multiple claims be made during the policy period the maximum amount payable by the Insurer in respect of all claims under the policy shall be limited to £50,000.
- ! The Insured Person shall be indemnified for a maximum of five Fracture claims during any one period of insurance.
- ! The Daily Hospital Benefit does not include the first 24 hours the Insured Person is in hospital.



## Where am I covered?

- ✓ United Kingdom
- ✓ European Economic Area, United States of America, Canada, Australia and New Zealand, unless the UK Foreign and Commonwealth advises against travel or all but essential travel to these locations.



## 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 take reasonable precautions to prevent loss or damage and to comply with all obligations and regulations imposed by any authority.
- You are required to notify Qdos of all material facts and alterations to the risk which come light during the period of cover.
- You must advise Qdos or the Insurer as soon as reasonably practicable of any incident that may give rise to a claim.



## When and how do I pay?

- Payment can be made online or over the phone with a Qdos representative.
- Payment can be in full or monthly.
- If opting to pay in full, payment is due on or before the policy start date by credit/debit card or bank transfer.
- If opting to pay monthly:
  - o An initial payment is due on or before the start date by credit/debit card or bank transfer. This will represent 1/12th of the policy premium.
  - o The remaining instalments are due by direct debit. Payment can be collected on 7th, 14th, or 21st of the month. A direct debit instruction must be set up within the first month of policy cover, otherwise the policy will be cancelled.
  - o When paying by direct debit, a £23.00 Direct Debit fee will be charged annually alongside the initial instalment.



## When does the cover start and end?

- This is an annual policy; the start date can be selected during your application.
- The start date can be today, or any date within the 30 days following your application. The policy cannot be backdated.
- The period of insurance will be specified in your policy schedule.



## How do I cancel the contract?

- You can cancel this insurance at any time by contacting Qdos.
  - If you cancel within the first 14 days, you will be entitled to a full refund.
  - If you cancel after the above, you will be entitled to a pro-rata refund after the deduction of a £20.00 cancellation fee.
  - No refund will be provided if you cancel the policy after the insurer has paid a claim.