

# Personal Accident Insurance

## Insurance Product Information Document



### Insurance Company: Maiden Life

This Personal Accident insurance policy is underwritten by Maiden Life Försäkrings AB registered in Sweden (number 516406-0468). The registered office is at Klarabergsviadukten 70, Box 70396, 107 24, Stockholm, Sweden. The Company is authorised and regulated by Finansinspektionen, the Swedish financial services regulator, and are authorised in the UK via the European Union Freedom of Services regime.

### Product: Personal Accident Insurance including Accidental Death

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

## What is this type of Insurance?

This insurance is designed to ensure that a cash sum is available to you in the event you are seriously injured or die as a result of an accident.



### What is insured?

A cash benefit will be paid where an accident results in

- ✓ Permanent Total Disablement (PTD)
- ✓ Quadriplegia
- ✓ Paraplegia
- ✓ Permanent brain damage
- ✓ Loss of speech
- ✓ Loss of hearing
- ✓ use of:- shoulder, elbow, wrist thumb, hip, knee, ankle, finger or toe
- ✓ Burns
- ✓ Fractures
- ✓ Loss of sight
- ✓ Loss of limb
- ✓ Daily hospital benefit
- ✓ Lump sum hospital benefit
- ✓ Accidental death

Full details of the benefit limits of each of the above covers are available in your policy schedule



### What is not insured?

The policy will not pay any benefit for an accident that is directly or indirectly caused by or whilst undertaking any of the following:

- ✗ War risks, Terrorism or being on naval, military or air force duty, service or operations
- ✗ Riding a motorcycle, moped or scooter as a driver or passenger, rock climbing/mountaineering of any type
- ✗ Competing in any race other than on foot or whilst swimming
- ✗ Flying except as a fare paying passenger
- ✗ The manufacture or use of explosives or exposure to exceptional danger (except in an attempt to save human life)
- ✗ The illegal acts of the person who has suffered the accident
- ✗ Suicide/self-inflicted injury whether of a sound mind or not
- ✗ Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction
- ✗ Radiation or contamination or the effects of radiation
- ✗ Any sickness, disease, or degenerative process (a condition which becomes progressively worse)
- ✗ Accidental death resulting from: natural causes; deliberate actions such as criminal acts or misadventure; the taking of alcohol or drugs

In addition, we will not pay benefit for any:

- ✗ Accident which occurs prior to the start date or after the cover ends
- ✗ Accident which happens to an insured person who has been outside the United Kingdom for more than 12 weeks in the preceding 52 week period. This exclusion does not apply if we have agreed to provide this cover
- ✗ Accidental bodily injury occurring 12 or more months after the accident.



## Are there any restrictions on cover?

- ! Cover is available to customers aged between 18 and 65. Cover ends when you reach 65.
- ! Policyholders must be resident in the UK, Channel Island or Isle of Man at the start date of the policy.
- ! If you have an accident and it is made worse because you already have a sickness or condition, we may reduce your overall benefit amount following a doctor's assessment.
- ! The maximum number of fracture claims each year is 4 for each 12 month period
- ! There are maximum aggregate amounts payable during the life of this insurance policy which once reached will end your cover.
- ! We will not pay benefits for any fractures occurring within 15 days of the start date of the policy.
- ! We will not pay benefits for any accident that is directly or indirectly caused by or whilst undertaking any of the following: travel to any territories whose Security Status, as advised by the Foreign and Commonwealth Office (FCO), is 'Avoid Non-Essential Travel' or 'Do Not Travel', as shown in the FCO's web site, [www.fco.gov.uk](http://www.fco.gov.uk) on your date of departure from the United Kingdom.
- ! Any accidental death occurring 12 or more months after the accident.



## Where am I covered?

Anywhere in the world provided that, at the date of the accident, you have not been outside the United Kingdom, Channel Islands or Isle of Man for more than 12 weeks in total in the preceding 52 week period.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



## When and how do I pay?

You will pay a premium up front in full or each month for this policy. You will need to contact your insurance broker for full details.



## When does the cover start and end?

The dates of cover are specified in your policy schedule. The policy will remain in force as long as you continue to pay your monthly premium, but it will end when you reach 65 or you die.

If your policy is cancelled all cover under the policy will end. Cover will also end if you default on Direct Debit payments and/or the Direct Debit is cancelled.



## How do I cancel the contract?

If you decide to cancel your policy, you must notify Rhino Trade Insurance by phone or email.

### Your right to cancel in the cooling off period

If this is within the first 30 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

### Your right to cancel after the cooling off period

After the first 30 days no refund of premium will be payable, as this is a monthly policy so you will have paid for the cover you have received.

## Making a claim

If you need to make a claim, please obtain a claim form no later than 30 days after the event by contacting us in one of the following ways;

- Calling us on **01455 852100**
- Emailing us at [claims@rhinoprotectinsurance.com](mailto:claims@rhinoprotectinsurance.com)
- Writing to us at:  
Claims Department  
Rhino Protect Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Thurmaston  
Leicestershire  
LE4 9HA

**On all correspondence please tell us you have a Rhino Trade Personal Accident policy and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

### Complaints regarding the **SALE OF THE POLICY**

Please contact your agent who arranged the Insurance on your behalf.

### Complaints regarding **CLAIMS**

The Nominated Complaints Handler  
Rhino Protect Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Thurmaston  
Leicestershire  
LE4 9HA

Tel: 01455 852050

Email: [feedback@rhinoprotectinsurance.com](mailto:feedback@rhinoprotectinsurance.com)

On all correspondence please tell us you are insured by Rhino Trade Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Maiden Life contributes to and is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Maiden Life is unable to meet its obligations. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).