

Personal Accident Insurance

Insurance Product Information Document



Company: West Bay Insurance Plc Product: Personal Accident Cover

West Bay Insurance Plc is registered in Gibraltar (Reference number: 84085) and authorised by the Gibraltar Financial Services Commission and is subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number: 211787).

This document only provides a summary of this policy. Please read your Policy Wording for full details.

What is this type of insurance?

Motor Vehicle Personal Accident cover provides specified monetary benefit amounts for covered incidents resulting in an insured person sustaining bodily injury or death, during the effective time.



What is insured?

- ✓ Bodily injuries or death, when travelling in, getting into or out of the insured vehicle as detailed within the associated motor policy
- ✓ You and any named drivers of the insured vehicle as named on your Certificate of Insurance and their passengers.
- ✓ £60,000 for loss of limb, loss of sight, hearing or speech, or permanent total disablement.
- ✓ £60,000 for accidental death.
- ✓ Up to £2000 for Physiotherapy.
- ✓ Up to £2000 for Counselling.
- ✓ Hospital stay and temporarily disabling injury benefit £100 per day, up to a maximum of 180 days.
- ✓ Cover provided for the length of time as shown in the Certificate of cover.
- ✓ Assault by unknown persons following road traffic accidents in the UK



What's not insured?

- ✗ A direct or indirect consequence of:
 - War, Invasion, act of foreign enemy, hostiles (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power and any act of terrorism
 - The insured person committing or attempting to commit suicide or intentional self-injury.
 - Motor racing, rallies, competitions or speed tests
 - The insured person being under the influence or being affected by alcohol or drugs, other than drugs taken under the discretion of a qualified medical practitioner.
- ✗ Sickness or disease (not resulting from accidental bodily injury) any naturally occurring condition or degenerative process or any gradual decline in physical health
- ✗ Admissions to a mental institution, an establishment primarily for the treatment of psychiatric conditions, drug addiction or alcoholism, the psychiatric unit of any hospital or a nursing, rest or convalescence home.
- ✗ Persons over 80 years old.



Are there any restrictions on cover?

- ! The policy only covers private cars.
- ! No benefit payable shall carry interest.
- ! Specified bodily injuries must have occurred within 104 weeks of the accident date, solely, directly and independently of any other cause.
- ! Accidental death benefit is reduced to £7,500 for insured persons under 16 years of age.
- ! Loss of limb, loss of sight, hearing or speech, or permanent total disablement benefit is reduced to £25,000 for insured persons under 16 years of age.
- ! Any disability which existed prior to an insured person sustaining bodily injury shall be taken into account when calculating the benefit payable.
- ! Hospital stay and temporarily disabling injury benefit is payable for each full day of hospitalisation or during which an insured bodily injury prevents an insured person from working or carrying out daily activities up to a maximum of 180 days. Periods of less than 24 hours are not covered.
- ! Hospital stays should meet the criteria of a hospital:
 - Operates primarily for the reception, care and treatment of injured or ill people as in-patients.
 - Provides nursing services by registered or graduate nurses 24 hours a day.
 - Has at least one registered physician in attendance 24 hours a day.
 - Has permanent facilities for medical diagnosis, treatment and major surgery.
 - Holds a licence to operate as a hospital where licencing is required.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man, Channel Islands and the Republic of Ireland and during travel between these places.



What are my obligations?

- To reveal the full facts to us, and not to carelessly misrepresent facts
- To notify the insurance intermediary as soon as possible if any details in the policy documents provided are incorrect or any circumstances change
- To notify Insurance Factory as soon as possible in the event of any incident likely to give rise to a claim



When and how do I pay?

You can pay in instalments or in full from a credit or debit card. However, if you are 17 we will not be able to offer you monthly instalments and you will have to pay for your policy in full.



When does the cover start and end?

Cover will run concurrently with the associated motor insurance policy and will not exceed 12 months.



How do I cancel the contract?

Call us on 0333 043 2066 (Mon-Fri: 8-8, Sat: 9-5, Sun: 10-2) to cancel, providing no claim has been made.